In Two Sections October 13th Section II

THE SPECTATOR

65th YEAR

The names of thousands of American citizens who have signed a declaration of financial independence are listed in the pages of this publication. Through adequate life insurance holdings, they have guaranteed themselves and families a lifetime of security.

There is no medium of protection that is better than life insurance

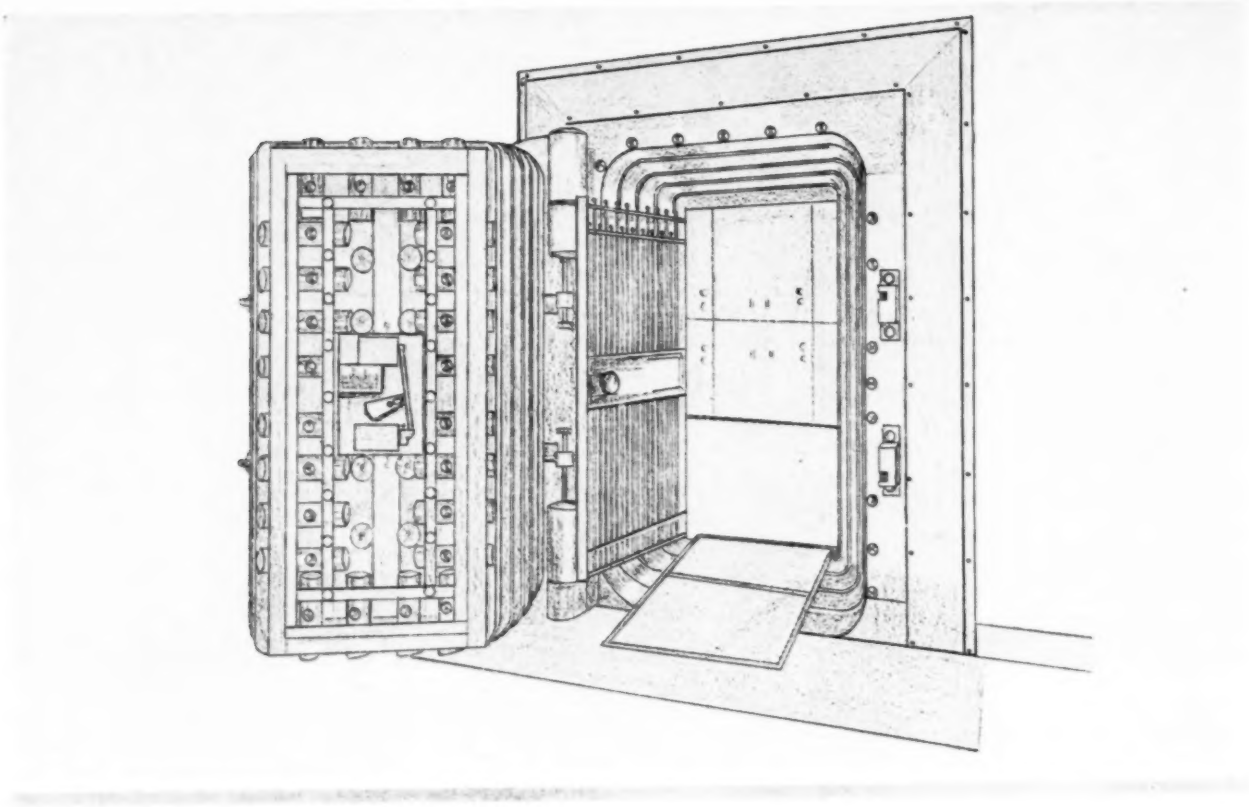
Get a policy, and then hold on to it

Life insurance increases the stability of the business world

Insurance offers men and women an opportunity to pool the financial effects of chance misfortunes, and is also a good medium for saving and investment

We are in this world to provide not for ourselves, but for others, and that is the basis of economy

1932 Prominent Patrons Number



THE FIRST LAW IS SECURITY

The first object of a life insurance company is safety . . . so said the first president of the Mutual Benefit. Throughout the greater part of a century the Company's directors and its officers have been guided by that cardinal principle in the management of its affairs and in its method of operation.

War and plague and panic have served only to reveal the fundamental stability of the Company and the soundness of the mutual principle. Depression is proving it a public asset and a distinct individual service to its policyholders.

The Mutual Benefit is justly proud of its record of stewardship, for funds entrusted to its care have been conserved and wisely increased. Those funds have been put to work in the essential industries and the governments of and within the nation.

During the eighty-seven years the Mutual Benefit has served as an outstanding American life insurance company, every obligation has been fulfilled. Nothing has occurred or is likely to occur that would weaken in the slightest degree the policyholders' confidence in the Company. The record of past years is being maintained. In that constancy there is confidence that members of the Company will continue to find safety in Mutual Benefit protection. New contracts being issued daily are contractual obligations and will further demonstrate the unchanging character of Mutual Benefit security . . . the first law of a life insurance company is security.

The "Pelican in her piety" served in heraldry as a symbol of humanitarian service. The Mutual Benefit has long used it to interpret its function of stewardship. It symbolizes the complete services of a modern life insurance company.

THE MUTUAL BENEFIT

LIFE INSURANCE COMPANY - - NEWARK, NEW JERSEY

Prominent Patrons of Life Insurance Number

THE SPECTATOR

THE BUSINESS PAPER OF INSURANCE

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PREFACE TO A NEW WORK BOOK

THESE introductory remarks do not merely comprise the usual preface placed on the first page of a book just because it is a time-honored custom to supply a book with a preface. No more is the Prominent Patrons of Life Insurance number just another special issue written and published for the entertainment and instruction of life underwriters, although the editors hope it is all of that.

We want you to *read* the preface and we want you to *use* the book. The purpose of the preface is to explain to you how to use the book.

You're familiar with the testimonial in advertising and selling. You realize, of course, that transatlantic flyers and other prominent people are paid thousands of dollars to sign a statement saying that they have used a certain product or service and found it satisfactory. You will appreciate, too, that those advertisers aren't throwing the money paid for those testimonials away. Even when the testimonial is obviously and blatantly a commercial proposition, it helps to sell the goods endorsed.

Well, the Prominent Patrons of Life Insurance number of The Spectator is the greatest testimonial that anything that is for sale ever had—and not one nickel was paid for a single one of the hundreds of endorsements in the book. This was possible because of the unusual character of the service which you, as a life underwriter, are selling. You are selling a service of such a character and such a use that the most distinguished men in the country are glad to voluntarily endorse it because they believe they are performing a public service in so doing.

If the great men whose statements appear in the following pages conceived it a duty to make them for the benefit of humanity, you as a life underwriter should conceive it your duty to bring those statements to the attention of the people to whom they were directed.

Prominent Patrons of Life Insurance, therefore, should go *to the people*—in other words, to your prospects. It should be brought to them personally by the life underwriter who, by its means, should be able to make a sale.

This is how it is done:

You walk into your prospect's office or home and tell him you have an interesting magazine you want him to glance through. You place a copy of Prominent Patrons before him unopened. The cover is especially designed and inscribed to make him appreciate the significance of being a prominent patron of life insurance. He will be led to realize that it is a creditable thing to have one's name listed in this book.

To catch his interest, open the magazine at one of the pages that feature radio or motion picture stars. It is almost impossible for a citizen of these United States not to have at least a passing interest in the affairs of these widely-publicized people. Let him read a line of two of the reading matter so that he gets the life insurance connection.

Next, call your prospect's attention to the millionaire policyholders. Curiosity alone will hold his interest. Who isn't naturally curious to know how much life insurance Pierre du Pont owns, or Charles E. Mitchell, or Harvey Firestone? Your prospect knows these are men of keen financial judgment. He begins to realize that life insurance is a preferred investment. While you are amusing and entertaining him you are scoring an important point. He is already in a life insurance mood.

Now move over to the double page spread showing the endorsements of six former presidents of the United States, the President, and his opponent in the forthcoming election. Be sure he reads the classic and typical message of Calvin Coolidge: "There is no argument against the taking of life insurance."

You are ready now to bring your message close to home. You turn to the Prominent Patrons list of your state, point out the Governor's endorsement, and then get down to cases in your home town. You show him what the big and respected men of his city have done in the way of life insurance protection; you show him, perhaps, how his next-door neighbor has provided for those who are dear to him. Without stating it, you have definitely implied the question: "Why haven't you done as much for yours?"

Or perhaps Mr. Prospect has a small policy and thinks it means protection. A glance at the amounts in this book quickly shows his error. Prominent Patrons, therefore, answers that important question: "How much?"

The rest is up to you. It's a lot easier after Prominent Patrons of Life Insurance has smoothed the way.

By President Hoover and Gov. Roosevelt

No other product or service on earth has ever been able to call on this unbroken line of Presidents and secure the unqualified endorsements set forth on these pages

[To The Spectator]

Insurance offers men and women an opportunity to pool the financial effects of chance misfortunes, and is also a good medium for saving and investment. The wide distribution of insurance in this country is an invaluable factor in our daily life, and is, I believe, one of the finest results of our national development.

Very truly yours,

Herbert Hoover.

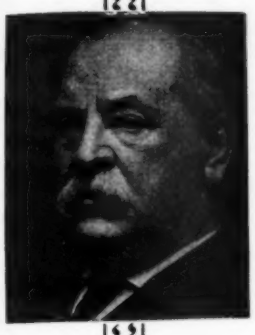
[To The Spectator]

The advantages of life insurance manifest every day in every community cannot be discounted. This form of insurance is part of our modern life. The best evidence of the benefits of life insurance and of the public's appreciation of those benefits is to be found in the fact that at the present time the policies in force in the United States aggregate $100,000,000,000. That figure represents about one-quarter of our national resources as computed by our leading economists. To carry adequate life insurance is a moral obligation incumbent upon the great majority of citizens.

Very Truly Yours,

Franklin D. Roosevelt

Endorsements From Six Former Presidents



Get a policy, and then hold on to it. It means self-respect, it means that nobody will have to put something in a hat for you or your dependent ones if you should be snatched away from them.

Grover Cleveland

Life insurance increases the stability of the business world, raises its moral tone and puts a premium upon those habits of thrift and saving which are so essential to the welfare of the people as a body.

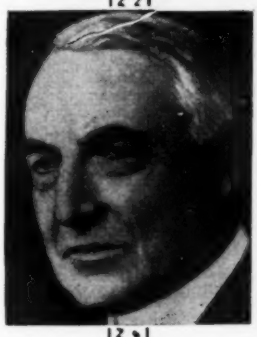
Theodore Roosevelt

A man in office without means must abandon the hope of making the future of his family luxuriously comfortable. All a man can do under existing circumstances to safeguard his family is to get his life insured.

Wm H Taft

Perhaps I shall best express my opinion of the value of life insurance when I tell you that I took out my first policy as a youth of nineteen and have been writing new policies ever since that time until four years ago. I have found them a pretty heavy burden upon my resources at times, particularly in my earlier years, but I have always found them to be very comforting possessions, and if I had my life to live over again I would seek to take more rather than less.

W G Harding



If a man does not provide for his children, if he does not provide for all those dependent upon him, and if he has not that vision of conditions to come, and that care for the days that have not yet dawned, which we sum up in the whole idea of thrift and saving, then he has not opened his eyes to any adequate conception of human life. We are in this world to provide not for ourselves, but for others, and that is the basis of economy.

Woodrow Wilson

There is no argument against the taking of life insurance. It is established that the protection of one's family, or those near to him, is the one thing most to be desired, and there is no medium of protection that is better than life insurance. Our Government has given close attention to the insurance companies, and they are on so sure a foundation that it is in substance a guaranty method of our people.

Calvin Coolidge

BUSINESS MEN OF AMERICA BU INSURANCE PR

EACH year—ever since the late John Wanamaker, pioneer million dollar policyholder, publicized through the columns of THE SPECTATOR *his reasons for buying large lines of life insurance—this publication has featured statements endorsing life insurance over the signatures of business and political leaders of the nation. The opinions of such leaders —men whose influence on public thought and action is as widespread as the enterprises they direct—have paved the way to a vast extension of life insurance patronage and protection.*

Last year this section of the Prominent Patrons Number was filled with statements from men owning

"BEST INVESTMENT I EVER MADE"

Denver, Colo., July 16, 1932.

Editor, The Spectator:

In answer to your inquiry contained in recent letter as to my opinion of the utility of life insurance protection, I can truthfully say that looking back over thirty years' experience, "Life Insurance is the best investment I ever made."

The enclosed letter sets forth the amount of personal insurance which I carry.*

C. K. BOETTCHER.

[*More than one million dollars.]

+ + +

EXPERT ATTENTION TO SMALL UNITS

Richmond, Ind., July 8, 1932.

Editor, The Spectator:

In reply to your inquiry would state that the amount of $502,000 is still the amount of personal insurance I carry. This, of course, has been considerably increased by additions to the policies made by the companies. I do not carry business insurance.

One thing about life insurance which appeals to me is that it gives me an entirely separate method of handling a portion of my estate. With one exception all of my insurance is in companies having over one hundred million dollars admitted assets. I could not get a bank or trust company with such a capital to be even mildly interested in taking care of say a twenty-five-thousand-dollar estate such as might be the face of one of these policies. With life insurance I have the benefit of expert attention of the highest order to each of the separate parts of the estate represented by these policies.

STANLEY W. HAYES, Hayes Track Appliance Co.

+ + +

THREE REASONS FOR BUYING A MILLION

Richmond, Ind., July 28, 1932.

Editor, The Spectator:

I favor Life Insurance as the highest type of investment,

First, because safeguarded by the laws of the several states.

Second, because it can be had in form to provide fixed income for the maturer years of life, and for the lives of dependents.

Third, because the insured can cash his policies whenever he desires to do so.

J. M. LONTZ, President, F. & N. Lawn Mower Co.

[Owns one million dollars worth of life insurance.]

+ + +

A BULWARK THROUGH DEPRESSION

Boston, Mass., July 14, 1932

Editor, The Spectator:

Replying to your recent letter, I am still carrying the original amount that I have carried for some years of Life Insurance, to the total amount of $1,015,000. Some of my term policies I have converted to straight life during the past few months.

Even during this period of depression, I believe it is more than wise for one to carry as much life insurance as he possibly can—particularly if he is in business and has to stand the hazards of declining markets and credit risks.

It is pleasing to me to note that the life insurance companies have stood the test of the depression in such a splendid way. It shows that they are well managed.

R. L. STUDLEY, Studley & Emery, Wool Merchants.

+ + +

VALUABLE AS BUSINESS ASSET

Milwaukee, Wis., July 12, 1932.

Editor, The Spectator:

I am and have been for many years a firm believer in the advantages afforded by life insurance protection both for corporate uses, to indemnify corporations for the loss of services of a valuable officer, to establish credit at the banks, for inheritance tax purposes, and to indemnify the family on account of loss of earning power of its head.

WALTER SCHROEDER, Chris. Schroeder & Sons Co.

[Over two million dollars.]

LESSON OF PAST TWO YEARS

Rochester, Minn., July 9, 1932.

Editor, The Spectator:

I am enclosing herewith statement of the amount of my personal insurance and the amount of my business insurance.*

Heretofore, I have always considered insurance from the protection angle, only. The last two years have convinced me that insurance is equally valuable from the standpoint of investment. It is the one investment that has stood up during these trying times. Life insurance is the salvation of the salaried man and his family.

ROY WATSON, President, The Kahler Corporation.

[*$186,500 personal; $250,000 business.]

+ + +

A FORTUNE AT TWENTY-THREE

Minneapolis, Minn., July 8, 1932.

Editor, The Spectator:

Referring to the attached memorandum, I am now twenty-three years of age.* During my earlier years, my father, who is a strong advocate of life insurance, placed considerable insurance for my benefit. After looking into the situation I myself feel that life insurance is one of the best protections that anyone can have, and this has especially proven to be true during the past two years of depression of commodities, the stock market, etc.

GUY A. THOMAS, JR.

[*Owns $350,000 personal insurance.]

Certain as Death and Taxes—

CHARLES F. NOYES' life has been insured in amounts varying from approximately $2,000,000 to $3,000,000 yearly for the benefit of his estate, in connection with his business activities and by his business associates. At the moment approximately *$2,000,000* is carried on Mr. Noyes' life.

Mr. Noyes, who resides in New York, when asked his views in regard to life insurance, stated: "I believe life insurance offers the best protection to the individual with home, family and business responsibilities and the greatest advantages of any form of worth-while investment. To the old saying 'there is

BUY AND RECOMMEND LIFE PROTECTION

a million or more. Such men as John A. Carroll, of Chicago; C. R. Linback, of Philadelphia; C. S. Mott, of Detroit; Irenee du Pont, of Wilmington, and Barnard Davis, of the La France Industries, Philadelphia, all gave unqualified testimonials as to their appreciation of life insurance for business and personal protection.

In the accompanying letters—each one dictated as of July, 1932—the publishers seek to present a cross-section of Business America and especially a widespread expression of opinion regarding the advantages of life insurance as seen by owners of large holdings after three years of business depression.

FULFILLS DUAL PURPOSE

Grand Island, Neb., July 7, 1932.

Editor, The Spectator:

The data asked for in your recent letter are cheerfully furnished.*

As you know, I have always been a firm believer in life insurance, from both a savings and protective standpoint. I feel very sure that most policyholders are glad that they have put aside a certain amount for life insurance policies instead of investing their savings in stocks and bonds.

EDWIN J. WOLBACH.

[*$350,000 personal insurance.]

+ + +

"MY PRIME INVESTMENT"

New York, July 7, 1932.

Editor, The Spectator:

Your letter of July, 1932, received and in answer to same would say that the writer carries personal life insurance in excess of $500,000.

I have always considered this my prime investment.

I am satisfied that my feelings in this regard have been proven correct, particularly because of recent events. The more aged my policies become and the more conversant I am with general conditions, the more satisfied am I that insurance is one of the greatest investments a man can have.

I personally feel that the greatest kindness one friend can do for another is to try and influence larger lines of insurance.

MYRON B. LEVY, President, Myron B. Levy Co.

and Life Insurance Payments—

nothing certain except death and taxes' can be added 'except a certain cash payment in case of death, through life insurance.' "

It is a well-known fact that Mr. Noyes believes that every American business man should be insured and in his case he has carried insurance ever since he became of age and in amounts dependent on his wide-flung activities in the real estate field. Mr. Noyes is 53 years old and has been actively and continuously in the real estate brokerage business for his own account for nearly 34 years. He has always been a strong advocate for life insurance protection.

"FOR THE BENEFIT OF MY FAMILY"

Duluth, Minn., July 20, 1932.

Editor, The Spectator:

I have your recent inquiry relative to the amount of insurance carried, and am enclosing the form herewith with the correct amount.*

I have taken this out for the benefit of my family, and believe insurance is one of the best protections a man can give his people.

A. M. CHISHOLM.

[*More than eight hundred thousand personal.]

+ + +

TEACHES THRIFT AND ECONOMY

New York, N. Y., July 9, 1932.

Editor, The Spectator:

Agreeable to your suggestion I am indicating briefly reasons why I am insured for $1,250,000, of which $500,000 is for the protection of the corporation of which I am president and $750,000 for the benefit of members of my family.

It seems to me that the many advantages in favor of life insurance are already so widely known and recognized that it is difficult to advance an original idea on that subject. An important reason is the absolute protection afforded at all times with the added fact that an estate is liquid in case of death, cash being immediately available for the discharge of obligations of any nature whatsoever, requiring no sacrifice of securities or real estate in an adverse market. Then too, in the case of an emergency, cash is always available from the company on a needed loan.

Life insurance teaches people to save and to economize, which is one of the best avenues I know of for people in good or bad times to accomplish things without feeling the pressure.

ERY KEHAYA.

+ + +

AN OPINION IN FIGURES

New York, N. Y., July 7, 1932.

Editor, The Spectator:

The amount of insurance on my life, both business and personal, is approximately $1,100,000, which is patent proof of my views on the subject of life insurance.

DAVE S. JOSEPH.

+ + +

BEST ASSET IN AMERICAN BUSINESS

Brooklyn, N. Y., July 8, 1932.

Editor, The Spectator:

Thanks for the opportunity you give me to express my views on life insurance.

I consider life insurance the best and most constructive asset in American business life. The excellent management of all of our insurance companies, plus their stability and likewise their ability to weather all storms, is an indication of their safety.

I obtained my first insurance policy at the age of sixteen—a 20-year endowment policy—so that at the age of 36, the money I received therefrom came in very handy in a business I had just started.

Every year or two following, another policy expired with the result that I was the beneficiary of the payment of insurance premiums early in life. In reality, these insurance premiums were actual savings, plus the necessary protection to my family in the event of an untimely death.

I do not hesitate to very highly recommend life insurance in all its forms. Speaking for myself, I can vouch for the fact that during very strenuous times, the fact that I could obtain loans from the insurance companies to meet emergencies, acted as an anchor to the windward and the fact that I am today fortunate enough to be in the class above $1,000,000 speaks for itself.

JACOB A. VOICE, President, Consolidated Lithographing Corporation.

+ + +

A TENNESSEE MERCHANT'S VIEWS

Jellico, Tenn., July 8, 1932.

Editor, The Spectator:

I am a firm believer in life insurance, as the amount carried will indicate.* I regard this plan of accumulating the safest and best that any individual of ordinary means could make. I have been accumulating life insurance from my earnings for thirty years, and only wish I had begun earlier to accumulate more substantial amounts.

R. L. MOORE, President, Baird Dry Goods Co.

[*Owns $66,000 personal; $300,000 business.]

STATION L-I-F-BR

Phil Dewey, Singer

Ralph Kirbery "The Dream Singer"

MR. T. J. V. CULLEN, *Editor,* THE SPECTATOR:

Just as stars of stage and screen, the up and coming radio artists not only find their expenses increasing along with increased income, but are prone to spend more. And since the salary trend favors youth it behooves them to take advantage of the most conservative of all investments—Life Insurance.

PHIL DEWEY

▲ ▲ ▲

MR. T. J. V. CULLEN, *Editor,* THE SPECTATOR:

I am a firm believer in life insurance for everyone, but especially for members of my profession. It not only protects our loved ones in case of our premature death but it provides an absolutely safe plan for compulsory saving, so that when our earning days are over, we can have an assured income as long as we live.

RALPH KIRBERY

▲ ▲ ▲

MR. T. J. V. CULLEN, *Editor,* THE SPECTATOR:

Inasmuch as the high earning power of a radio artist is usually over a limited period of years in comparison to business and other fields, I am personally convinced that life insurance investment is a wise and important factor in building for the future.

I carry a large amount of straight life with full benefits. This is supplemented by an Investment Income Policy to which certain Life Benefits are attached.

RAY PERKINS

Ray Perkins, Who Needs No Introduction

Radio Stars Bu

DEPENDENT as much or more than any other class of professional entertainers upon the vagaries of public fancy are the stars of the microphone. Their artistic, or at least productive life, is limited to the time Bill Jones and his daughter, Jane, agree to try something new. A movie actor or a performer on the legitimate stage may get by because of the excellence or popularity of the productions in which they appear, but the radio folk are on their own, utterly, from the moment they are introduced by an announcer whose hearty endorsement of suchandsuch a product sends them onto the ether under distinct handicaps.

BROADCASTING!

MR. T. J. V. CULLEN, *Editor,* THE SPECTATOR:

Any man who doesn't carry life insurance should be examined by an alienist.

LOWELL THOMAS

▲ ▲ ▲

MR. T. J. V. CULLEN, *Editor,* THE SPECTATOR:

Professional musicians, as a group, rarely have a dependable income. This is particularly true of a singer since, in most cases, he does not reach the peak of his earning power until quite late in life and then maintains it only over a comparatively short period of years. It is difficult for him to save any considerable amount of money because (1) by temperament he is unable to do so except under compulsion and (2) because he does not possess the business ability to invest wisely. For these reasons I have purchased insurance in much larger amounts than my income might seem to justify, but it has brought me a feeling of security which no other investment I know of could give.

OLIVER SMITH

▲ ▲ ▲

MR. T. J. V. CULLEN, *Editor,* THE SPECTATOR:

We are absolutely sold on life insurance and at the present time we are carrying together $120,000 and hope to increase this amount this coming year. Life insurance is the one item in our investment list that has not suffered a loss and today we are considering the proposition of paying our premiums years in advance under a plan that has just been explained to us.

Our experience of investing in stocks and bonds has taught us that we are Radio-Stage Entertainers—NOT Investment Bankers, and from now on we pass our bucks—and the buck—and the responsibility of protecting our families—on to the life insurance companies, where it belongs.

EDDIE EAST AND RALPH DUMKE
"Sisters of the Skillet"

Lowell Thomas, Explorer

Oliver Smith, Singer

Life Insurance

A turn of the dial spells economic tragedy. Just as the stars of the stage and screen have, as reported in the pages of this publication in past issues, turned to life insurance annuities and endowments for protection in the years after their services are no longer demanded by the public, so have leading radio entertainers likewise assured themselves of financial independence in later years. The endorsements from artists of the National Broadcasting Company appearing on these pages all have been inscribed to the publishers under recent date. You can tune them out—but the melody of "single premium" lingers on.

Eddie East and Ralph Dumke, "Sisters of the Skillet"

Warner Baxter

SIX HOURS TO LIVE

What Would Your Thoughts Be If You Were the Character That Warner Baxter Plays in the Motion Picture of That Name?

THE role which Warner Baxter plays in his latest picture, "Six Hours to Live," has nothing to do specifically with life insurance. But when he was handed the script and began to study his part it is reasonable to suppose that the arresting title caused him to indulge in some sober reflection. We can picture him pausing in the laborious process of memorizing his lines, laying aside his script and walking over to his study window for a moment of relaxation. He lights a cigarette and gazes out over the Hollywood vista, the scene of many triumphs for him, and the home of the industry which has accorded him fame and fortune. Slowly he exhales a thin cloud of smoke, watches it waft away into nothingness, and says to himself, "If in my actual life, not in a motion picture role, I were confronted with the knowledge that my life would be ended in six hours, what would I do, what would be my first thought?"

Motion picture people, in spite of the strange things written about them and that some of them write themselves or are said to have written, are just about the same human beings as anyone else. With Mr. Baxter, as with any one of us, the first thought to come in answer to his musings would be concerned with the effect his fate would have upon those whose support and well-being he had made his responsibility during his life.

In other words, would those dependent upon him—his wife, his children, possibly others who had a rightful claim upon his affections and his aid—suffer financially because of his death?

Meditations of the Doomed

Six hours to live. That is a frightfully short period in which to make any preparation for years to come. Too short even if a man could eliminate from his thoughts and his actions any of those grave personal considerations that would come crowding in upon him like a great tidal wave.

It is but natural that Mr. Baxter, concentrating on the part before him, living twenty-four hours a day with the concept of "six hours to live," would be impressed as never before with the necessity of making provisions for the future as soon as one could, not waiting for age to come upon one or for some dramatic, devastating pronouncement such as "You shall live but six hours" to confront one. And most of us who are suddenly hurled from life into death when we are young and strong do not have even that six hours' notice. Accident seldom gives warning.

An Agent in Philadelphia

To Warner Baxter, at this moment, the value of life insurance must have been brought home most strikingly, for his knowledge of life insurance is more extensive than is the case of most actors and most laymen generally. Before his career on the stage and in motion pictures began he sold life insurance in the city of Philadelphia. He had, of course, studied with great care the benefits derivable from life insurance in order that he might, in turn, pass on this information to his clients. His living depended upon his ability to persuade other men that the best thing they could do with their money was to buy life insurance—buy it, of course, from him.

But like many thousands of agents before and since his time in the business, Warner Baxter succeeded in selling no one quite so thoroughly on the need and value of life insurance as himself. The story he told and believed in was that the purchase of life insurance offered by far the best way a young man could find to make certain that he would not become one of that vast number of old or aging men who are forced to spend their last days eating the bitter bread of charity, whether it be that provided by a grudging state or organization or such as relatives and friends would condescendingly furnish. And it would enable him to do his work from day to day without that frightful fear always dodging his footsteps that if sudden death or injury or disease prevented him from continuing his gainful occupation, his wife and children would not suffer poverty and be deprived of the things to which they had become accustomed.

So, beside preaching to others the benefits of life insurance, and emphasizing the fact that it was the sacred duty of a man to make such provision for his family as life insurance alone afforded to the person of moderate means, he went and did likewise. He started buying policies. He began, as most men do, in a small way, and added to it as fast as he could.

A Self-Planned Future

Publics are said to be fickle. The public has treated Warner Baxter well, and he surely has no complaint. But his life insurance investments are in no way dependent upon the way people come or do not come to see the pictures in which he appears.

"Six Hours to Live." Warner Baxter, rousing from his reverie, snuffs out his cigarette and returns to the rehearsal of his script, thanking God, no doubt, that the awful phrase is only the title of a picture in which he is to play and not an actual situation that confronts him. Bu[illegible]re, he would at least have the s[illegible] of knowing that the face [illegible] life insurance policies would [illegible] payable to those whom [illegible] would most intimately

Miriam Jordan,
Plays Feminine Lead in "Six Hours To Live"

NATION-WIDE PUBLICITY CAMPAIGN FOR LIFE INSURANCE

IN connection with the motion picture "Six Hours to Live" which the Fox Film Company is now distributing to exhibitors in every community in the United States, The Spectator is able to suggest a way in which life insurance agents throughout the country can obtain for themselves some very valuable publicity and secure, as well, many worth-while additions to their prospect lists.

The business promotion department of the Fox Film Company was struck by the keen possibilities inherent in the title of one of their latest releases "Six Hours to Live" for sponsoring an essay contest among motion picture patrons. Exhibitors frequently stage such contests when they have for showing a picture which lends itself to some thought-provoking theme.

As the title "Six Hours to Live" suggested to them, as it suggests to everyone, the value of life insurance, they asked The Spectator if it were not likely that life insurance agents in various localities of the country would be interested in cooperating with the motion picture houses in the sponsorship of such an essay contest. We are passing the information along to such aggressive agents who want to take advantage of this unusual opportunity to advertise in a distinctive and favorable way.

The plan calls merely for the life insurance agent to associate himself with the motion picture exhibitor in the staging of the essay contest, either as a judge or the donor of a prize. The suggested title for the essay contest is "What would you do if you had only six hours to live?" or "What would your thoughts be of if you had only six hours to live?" There is no reason why such a contest could not be staged in a dignified and educational way, much as fire insurance agents have sponsored school essay contests in hundreds of communities on fire prevention and kindred subjects.

The value to the life insurance agent who associates himself with such a contest is simply this: He is a co-beneficiary of all the advertising and publicity which is put out by the exhibitor, and he obtains, in the names of those who enter the contest, a valuable list of prospects, for a person of the turn of mind who would be interested in the subject is the type of person who would be appreciative of the benefits of insurance protection. Furthermore, it is likely that local newspapers would be glad to publish the winning essays, and if these essays dealt intelligently with the advantages of life insurance, the publicity would have an institutional value.

Therefore, Mr. Agent, if you see possibilities for business promotion in this idea, get in touch with your local motion picture exhibitor who has already been informed of the plans. The picture "Six Hours to Live" is a Fox Film production and will be shown in practically every community in the United States.

STABILITY OF INSURANCE

Life Insurance and Security

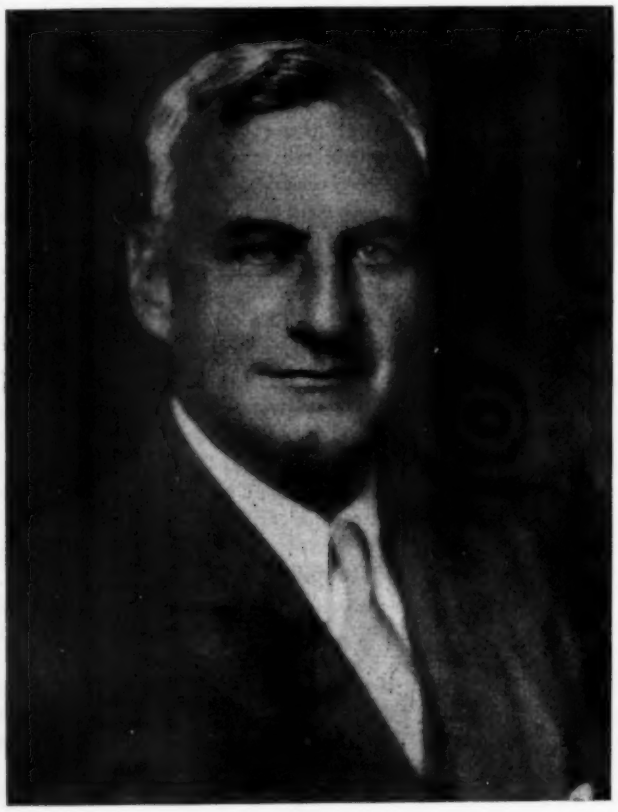
By Frederick H. Ecker
President, The Metropolitan Life Insurance Company

THE mind of the nation is today concentrated upon security—economic, political, social—as never before. The illusion of speculation has been demonstrated, the value of thrift and conservative investment has again been proven. This condition affords legal reserve life insurance in the United States untold opportunities for far greater usefulness. It was already high in public confidence, and recognized as a necessary part of every family financial program, but that confidence has again been fully justified and strengthened by the record of life insurance since October, 1929.

During the period of rapidly shrinking security valuations, of declining dividends, and of much distress among some other types of moneyed corporations, the value of life insurance policies has continued unimpaired. Moreover, the companies of the United States have made unprecedented payments to policyholders and beneficiaries. In nearly three years $4,900,000,000 have been paid in policy claims and dividends, and $3,900,000,000 to policyholders as policy loans and cash surrender values. Policyholders have secured sorely needed funds from life insurance companies when money was available to them from no other source. The billions paid out, in addition to relief to the individual, have returned to the current channels of trade

(Concluded on page 16)

Frederick H. Ecker
President, The Metropolitan Life Insurance Company



Morgan B. Brainard
President, Aetna Life Insurance Company

The leaders of six of the world's largest life insurance companies set forth in these columns some of the reasons why policyholders are owners of a preferred property. Contributing to this symposium, in addition to executives shown

The Investment Element

By Morgan B. Brainard
President, The Aetna Life Insurance Company

LIFE insurance has long since proved its mighty protective value. And lately, retested by severe financial disturbances, the safety and soundness of its guarantees are even more strongly established. This depressed period has brought, too, a new appreciation of the *investment* element in life insurance. For life insurance never depreciates. It stands today as the one great *guarantee* of future happiness and security.

During these trying times countless families and individuals have maintained their solvency through loans on their life insurance policies. Thousands, enjoying the fruits of an income policy, have found that income undiminished and uninterrupted.

A critical toppling of values, widespread unemployment,

(Concluded on page 17)

EXPLAINED BY LEADERS

Emergency Value of Insurance

BY L. EDMUND ZACHER

President, The Travelers Insurance Company

THE life insurance companies of America have invested over a billion dollars in a tremendous good-will campaign for life insurance during the past three years. This outgo has been commonly referred to as policy loans, and some life insurance executives were inclined to look upon it only as a drain on the resources of their companies; as the undermining of a large volume of life insurance in force. It is true that policy loans, are or were, both of these. But I am inclined to look upon them also as the greatest investment in public good will which the life insurance companies have ever made, and as a most striking demonstration of the emergency value of life insurance.

Under ordinary circumstances, life insurance suffers from a great sales handicap. By the time it has demonstrated its value, it is too late for the buyer to buy any more. If a man buys an automobile, a suit of clothes or a can of soup and likes the way it rides, wears or tastes, he's likely to become a steady patron of that brand. But, by the time life insurance has had a chance to fulfill the purpose for which it was bought, its buyer is either dead, disabled or retired and is definitely out of the market.

Hundreds of thousands of men had pressing needs for money

(Concluded on page 17)

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L. Edmund Zacher
President, The Travelers Insurance Company

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on these pages, are Edward D. Duffield, president of the Prudential Insurance Company, and John R. Hardin, president of the Mutual Benefit Life Insurance Company, whose statements appear on pages 16 and 17.

The Progress of Life Insurance

BY THOMAS A. BUCKNER

President, The New York Life Insurance Company

THE growth and development of American life insurance and its influence on the social and economic welfare of the country constitute one of the most outstanding and amazing features of our national financial history. Statistics are never very interesting to the general public, and yet there is perhaps no better way to get a conception of the growth of life insurance in the United States during the last fifty years than by a brief glance at the figures of The Association of Life Insurance Presidents.

On December 31, 1880, the 13 companies, which later became charter members of that association, had admitted assets of 228 millions of dollars and total insurance in force of 810 millions of dollars. On December 31, 1930, the combined assets of the same companies were something over 11

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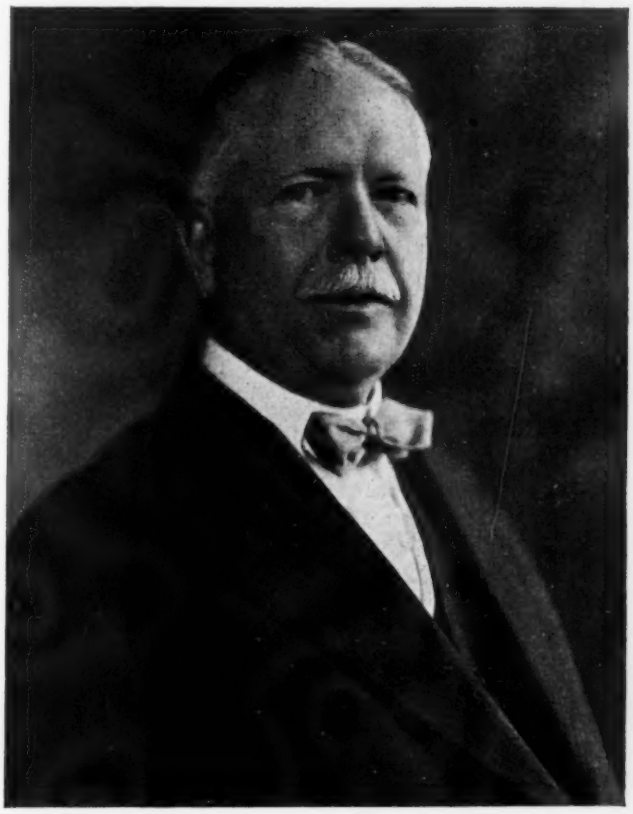
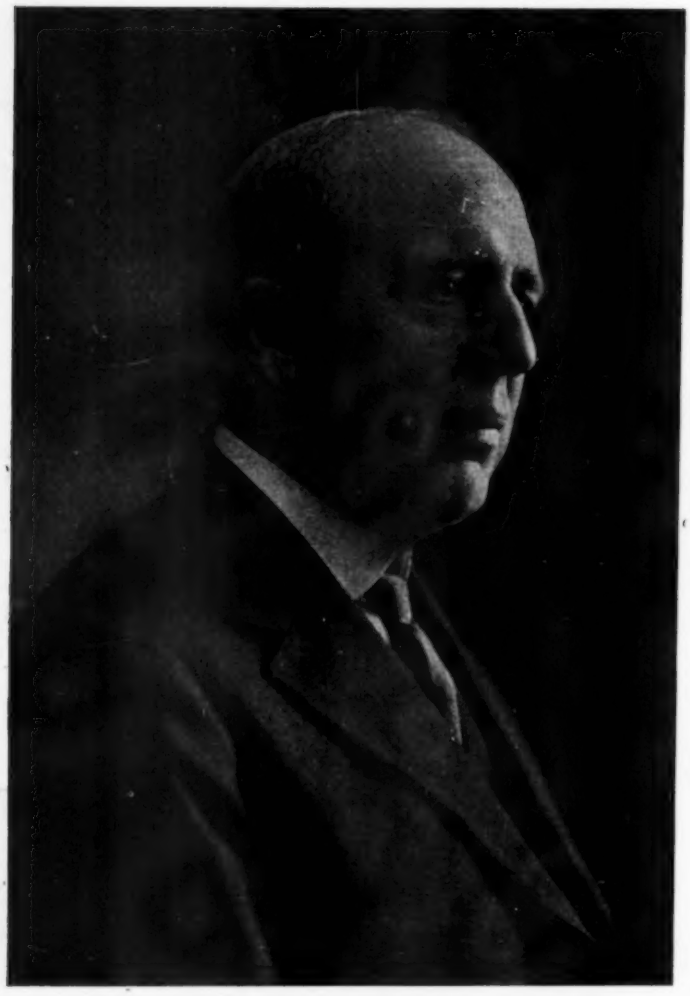


Thomas A. Buckner
President, The New York Life Insurance Company

HOW LIFE RESERVES STOOD



Edward D. Duffield
President, The Prudential Insurance Company of America

The Progress of Life Insurance

(Concluded from page 15)

billions of dollars and their insurance in force amounted to more than 65 billions of dollars. During this half century these companies distributed to their policyholders and beneficiaries in the form of death claims, matured endowments and dividends an almost incredible sum of money. It is impossible to calculate the beneficent influence of this distribution on the economic progress of the country.

I may, perhaps, be permitted to speak of the record of my own company which, of course, is the one I am most familiar with. During the 87 years of its existence since its organization in 1845, it has paid to its policyholders or their beneficiaries nearly three and a half billions of dollars, and now holds in assets for their benefit nearly two billions of dollars. It has never failed to pay an annual dividend, nor defaulted in an obligation, nor broken a contract.

Policyholders' Great Record

By Edward D. Duffield
President, The Prudential Insurance Co. of America

IN recent months the amount of insurance in force in American companies has shown a reduction mainly on account of the heavy increase in lapses and policies surrendered for cash. It is nevertheless reassuring to note that the Prudential still has on its books over one and three-quarter billions more insurance than existed at the commencement of the business depression three years ago and the situation in this regard will undoubtedly be found quite similar in many other companies. When we stop to consider the tremendous decrease in the incomes of our policyholders, this is indeed a remarkable showing and certainly indicates the tenacity with which insurance is held under the most adverse conditions.

The abnormal surrenders and lapses of recent years have greatly increased the market for insurance so that when a revival of business sets in, the insurance in force in this and other companies should increase at a more rapid rate than has been experienced heretofore.

The best possible service a life underwriter can offer his clients is to urge reinstatement of lapsed policies, by redating if necessary where it is impossible to collect arrears in premiums, before advising application for new insurance. The agent who best serves his policyholders will unquestionably best serve himself in the long run.

Life Insurance and Security

(Concluded from page 14)

and aided in sustaining purchasing power and business activity. These payments in loans and cash surrender values exceeded all previous demands for cash disbursements during any like period. Yet the institution remains sound and unshaken—prepared to continue its dependable service to the American people.

History is only repeated, for previous panics, wars and pestilence had not affected the security of life insurance. In addition to these payments above mentioned, $1,800,000,000 have been invested in securities, and borrowers who have reasonably cooperated in meeting their obligations have found the companies sympathetic and helpful. Throughout the entire country, the social value of life insurance and its helpful influence upon business and finance have received new emphasis. The volume of new insurance written during this period is highly favorable as compared with general business activity.

Life insurance affords unexcelled security and stability for the family and the individual. Our recent experiences confirm the soundness of its principles and management, tested since October, 1929, as never before. Knowledge of these facts is not confined to those in the business, but is shared by the public generally. With the return of normal purchasing power, we may confidently look forward to life insurance sales that will surpass all previous records.

SUPREME TEST IN '31 AND '32

Times Demanded Unusual Service

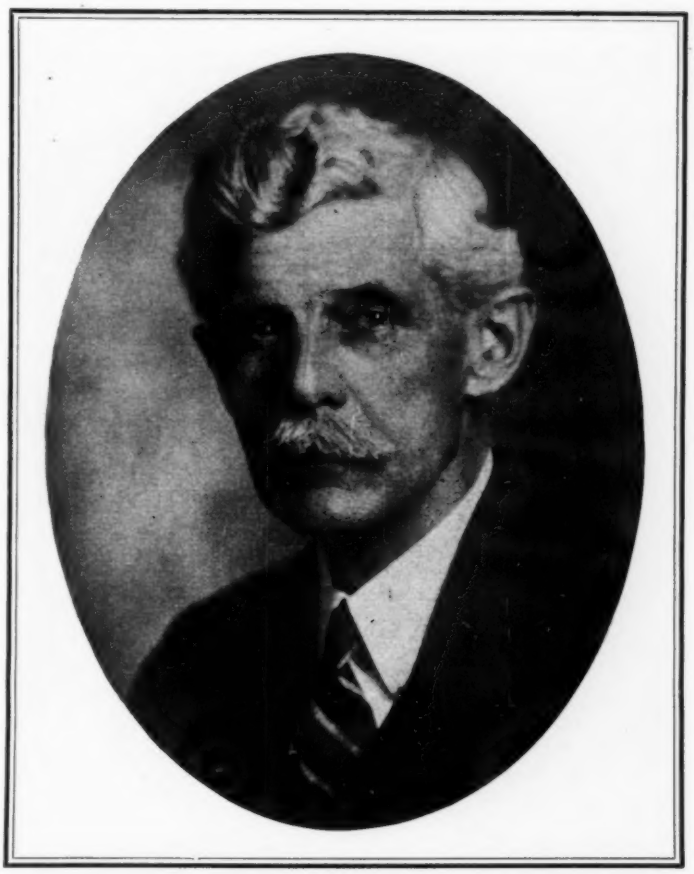
By JOHN R. HARDIN

President, Mutual Benefit Life Insurance Company

YOU have asked a word from me concerning the accomplishment of life insurance throughout the present depression. Your own summation, that life insurance "has poured millions of dollars into the hands of needy families and has assisted in the rehabilitation of the country through its investments," is free from exaggeration.

Throughout the depression the business of life insurance has continued to function as usual—even beyond usual. This does not mean that life insurance as an institution has been immune against all effects of the depression. There has been a decline in the volume of new insurance and an increase in the voluntary termination of insurance. The ability of the people to buy new insurance and to keep existing insurance in force has been impaired, and policyholders have been driven to borrow and to surrender. Unwonted conditions have demanded unusual service by the life companies. But, notwithstanding, the business of insurance, in the usual discharge of contract obligations and the usual operation of investment programs, has been able to render extraordinary service to meet extraordinary needs.

The depression has imposed on life insurance two unprecedented calls for cash, both originating in current economic need—more cash loans on policies than ever before and more surrenders for cash than ever before. The resulting cash disbursements represent large additions to the impressive totals customarily distributed and invested by the life companies. These uninterrupted customary disbursements and these extraordinary additional disbursements have gone into all the cities and towns and countrysides throughout the land, have brought individual relief, lightened community strain, and promoted the national welfare.



John R. Hardin
President, Mutual Benefit Life Insurance Company

Emergency Value of Insurance

(Concluded from page 15)

during the last three years. Some of them had lost their jobs and needed money to pay the rent and to buy food for themselves and their children. Some of them found their homes threatened by foreclosure, their businesses endangered by the calling of loans, their lifetime savings in danger of being wiped out. Many towns were without banking facilities. In many others, bankers were unable or unwilling to extend credit. The market value of many securities had dropped to a point where little could be raised by selling them. Real estate could not be sold at any price. Hemmed in on all sides by the impossibility of raising money through the usual channels and with their backs pressed against the wall by their urgent needs for money, these men turned to the cash value of their life insurance policies. There they found the money they needed.

The American public does not soon forget. Policy loans have been a drain on the life insurance companies and a source of worry to life insurance executives. So were death claims during the influenza epidemic in 1918-1919. It took the influenza epidemic, which exacted such a heavy toll of men in their prime of life, to awaken the young man to the need for life insurance protection for his family. And it has taken one of the worst financial panics that the country has ever experienced to show the dependable investment value of life insurance to living policyholders in time of urgent need.

The Investment Element

(Concluded from page 14)

have weakened morale. Yet a level-headed multitude, seeing everywhere else a recession of values, has discovered that a life insurance policy still retains its face value. That army represents a firm, steadying influence—a ballast that has helped to sustain courage, hope, sanity.

There has been no more potent preventive of general collapse than the steady flow of premium payments invested by insurance companies in a widely diversified range of securities. The direction of these huge sums of money to industrial, financial, and public utility groups has averted a far more desperate and prolonged situation than that from which we now appear to be emerging.

TAX ADVANTAGES of LIFE

Forest L. Morton

THERE was a time, not many years ago, when the word "taxation" was rarely if ever used in the field of life insurance underwriting. Today the underwriter who is not equipped to answer questions in regard to the effect of tax laws on life insurance policies is looked upon by many as being unprepared for his profession. Be that as it may, there is no question whatsoever but that thousands of policies have been purchased as a result of exemption from taxation of life insurance proceeds, and much of this insurance has been written by agents who have studied this problem and applied the knowledge so acquired.

Working Basis Simple

Many agents have become discouraged from making a study of taxation by reason of the complexity of the subject. They seem to think that they must become tax specialists. On the other hand, a moderate amount of tax information, particularly that applying to life insurance, may be obtained by the average agent with very little effort and without wasting hours of intensive research. Information of this character has been effectively used to close many a case and is really needed by the proficient underwriter.

Of course, complications often arise in regard to the deductibility of premiums for Income Tax purposes and the taxability of proceeds under Income, Estate and Inheritance Tax Laws. It is believed that a thorough knowledge of these finer points must be had by the underwriter who is specializing in the field of business and tax insurance. Experience has shown, however, that it is not wise for the average agent to attempt specialization and it is also quite natural to assume that a much larger amount of life insurance is purchased because of the exemptions granted than by reason of complicated tax problems.

Explanation of Fundamentals

The remainder of this article will explain these simple tax advantages, so that they may be understood and used by the average life insurance underwriter.

Income Taxes

The Federal Government and a number of the states impose Income Taxes annually, and while the provisions of these tax laws are not identical, yet the sections dealing with life insurance as contained in most of the state laws are quite similar in effect to those of the Federal law. For this reason, the life insurance provisions of the Federal Income Tax Law will be briefly explained as follows:

Although premiums paid for personal life insurance are not deductible as an expense, no tax is imposed against proceeds payable by reason of the *death* of the insured, whether in a single sum or in instalments. For example, if an individual pays an annual premium of $300 for a $10,000 life insurance policy and dies during the first year the beneficiary will receive the entire proceeds free of Income Tax, although the financial profit from the policy would amount to $9,700. This is the main advantage granted to life insurance from a standpoint of income taxation, and, of course, is due to the fact that a life insurance policy is primarily a contract of indemnity and therefore does not represent merely a transaction entered into for profit. Other points to be remembered are:

1. If at the *death* of the insured the proceeds are left with the insurance company under an agreement to pay interest thereon the interest is taxable.

2. Amounts received under a life insurance endowment or annuity contract *during the lifetime* of the insured or annuitant are exempt from tax until such amounts exceed the aggregate premiums or consideration paid for the contract. For example, if an individual pays $10,000 for an annuity and received $1,000 a year for life, no Income Tax would be imposed on the annuity income for first ten years. This is quite an important point, especially in cases

INSURANCE

Enjoys Exemptions and Legal Protection Possessed by No Other Property on Earth

By

FOREST L. MORTON

and

JULIAN S. MYRICK

where individuals with large incomes are considering the purchase of an endowment or annuity contract.

3. If a life insurance, endowment or annuity contract is transferred for a *valuable consideration* by assignment or otherwise, only the actual value of the consideration and the premiums or other sums subsequently paid by the transferee are exempt from tax.

4. Premiums paid for a policy covering the life of any officer or employee or of any person financially interested in any trade or business carried on by the taxpayer when the taxpayer is directly or indirectly a beneficiary under the policy are not deductible.

5. Premiums paid for a policy irrevocably payable to a charitable, religious, educational or similar organization or institution are deductible if the premium, plus other allowable charitable contributions, does not exceed 15 per cent of the taxpayer's net income. This point is of interest to individuals who desire to make charitable gifts by means of life insurance.

Any life insurance agent who will carefully read these general points should be able to quickly understand them. They cover practically everything that the average agent needs to know about Income Tax. Of course, any agent living in a state which imposes an Income Tax should compare these statements with the provisions of the state law and ascertain any variations therein.

Estate and Inheritance Taxes

The Federal Government imposes an Estate Tax, and most of the states impose Inheritance or Estate Taxes against the transfer of property at the death of the owner.

Under the present Federal Estate Tax Law, life insurance proceeds payable by reason of the death of the insured to his *estate* are subject to tax like any other asset of the estate. On the other hand, proceeds of policies taken out by the insured on his own life which are payable to *named beneficiaries* are granted a special exemption of $40,000. This special exemption is in addition to the $50,000 general exemption allowed to each estate under the present law, regardless of the nature of the property comprising the estate. Hence, every property owner may obtain a $90,000 total exemption from Federal Estate Tax, but $40,000 of this exemption will not be available, unless the decedent has left $40,000 of life insurance payable to named beneficiaries. A large amount of life insurance has been written solely because of this special exemption. It certainly is not difficult to understand why any person who will leave at death an estate in excess of $50,000 in value should have at least $40,000 payable to named beneficiaries.

Payable to Named Beneficiary

Life insurance payable to named beneficiaries has many advantages, other than from a standpoint of taxation, over property left by will, one of these advantages being that no probate proceedings are required, thus eliminating delays, expenses and red tape.

Under the Inheritance Tax Laws of many states, life insurance proceeds payable to named beneficiaries are entirely exempt from tax, regardless of amount. However, the advantages gained by such a general exemption are considerably minimized in most cases by reason of the taxability of insurance proceeds under the Federal Estate Tax Law and the credit allowed under this Federal Law for State Inheritance Taxes paid. In order to ascer-

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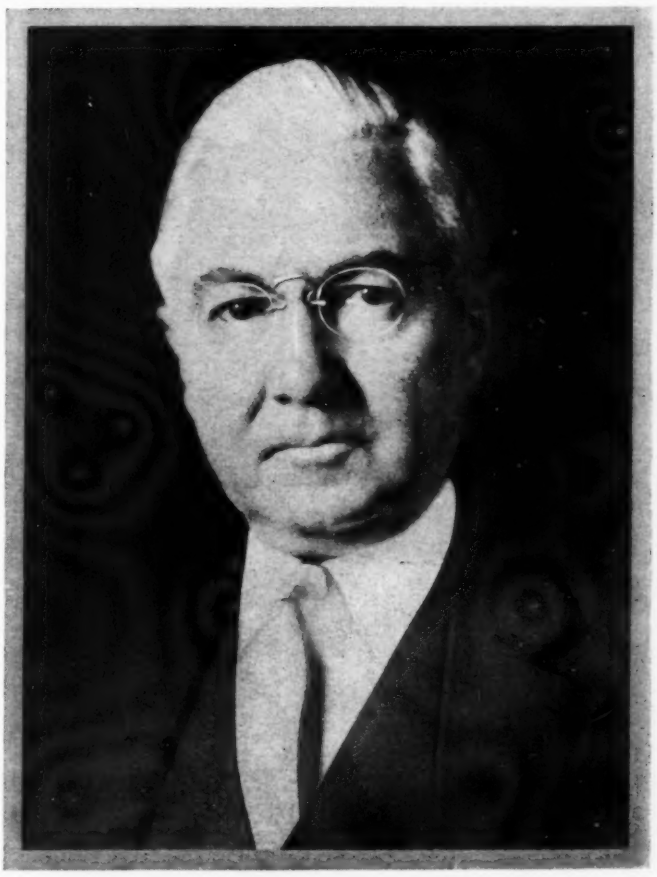


Julian S. Myrick

CONDITIONS OF THE TIME DE FULL PROTECTION FO

IT was the learned John J. Ingalls in his well-known poem "Opportunity" who voiced the admonishment—"If sleeping, wake—if feasting, rise before I turn away, it is the hour of fate."

Right now it seems to me the life insurance agent is occupying a very promising and a most advantageous position in the business world. Opportunity is loudly and urgently knocking at his door. Two major circumstances occasion this visit. In the first place, the trying period out of which we are beginning to emerge has conclusively proved the soundness and genuine worth of the contract of insurance it is his privilege to offer the insuring public.

His commodity has come through this widespread and long depression with the enviable record of having successfully resisted those forces that hammer down and destroy property values.

While real estate, stocks of every kind and character, bonds and practically every other kind of property have depreciated in value under the withering winds of depression, life insurance, like a lighthouse in a storm, has stood majestically on its firm foundation shedding its confidence-building rays over a storm-tossed business sea. It has given hope and relief to thousands in distress. It has inspired and retained public confidence by sheer force of its marvelous performance. It has maintained its policy values at par. It has fulfilled its liberal policy promises at one hundred cents on the dollar. It has completely and satisfactorily answered the question "Where can I invest my earnings to avoid loss?" It has established itself as never before in the minds and hearts of mankind as a practical benefactor. It stands out today as one of the most desirable property rights any person can acquire. All of this and more the condition of the times has emphasized and made of more general knowledge concerning the great institution of life insurance. Many new avenues to greater business volume are thus opened to the life insurance agent.

Prominent Patrons Number

+ + +

O. B. Hartley, Vice-President, Great Western Insurance Co., Des Moines, Iowa

"Life insurance has completely and satisfactorily answered the question: 'Where can I invest my earnings to avoid loss?'"

+ + +

Notwithstanding the reluctance the policyholder feels in borrowing against the protection fund he has so considerately and earnestly created for dependents and himself, unprecedented numbers of such policyholders in dire need have had to resort to the cash or loan provisions of their policies to an extent never before witnessed. It is only natural that these persons, who know so well the value of a life insurance policy, should as soon as they are able, begin again the building of a life insurance estate. They are the life insurance agents' best prospects.

Other new avenues of income for the life insurance agent are daily being developed, leading the way to that substantial class of citizens who are to become homeowners. Right now there is a well-organized movement under way by which federal aid is made available for those persons who are qualified and who are desirous of acquiring a home. Certainly no better prospects exist anywhere than this high type of citizens—they know the value of life insurance and fully and keenly appreciate the necessity of covering their home obligations with sufficient life insurance to leave that home encumbrance-free should death occur before those obligations have been fully paid.

Opportunities in Disability

The second major condition from which leads a new avenue of income for the life insurance solicitor is that occasioned by the withdrawal of more than fifty of the largest and best life insurance companies of this country from the field of total and permanent disability underwriting. A combination of circumstances has, it seems to me, created a field literally filled with prospects desirous of a substitute for this particular protection. It is a well-known fact that "The thing prohibited is the thing desired" and when this large number of life companies prohibited, so to speak, the further writing of loss of time benefits, the public desire for such benefits became strengthened. In addition to this, the value of protecting one's working time is better and more generally known, while the ever-increasing hazard from accident is a constant threat just as much to be in-

DEMAND FOR ALL

By
O. B. HARTLEY

And Such Conditions Offer New Avenues of Income for the Life Insurance Agent

sured against as fire or theft. In the great majority of instances one's working time is his most valuable asset; it is the source of the funds with which he secures a home, purchases life insurance, an automobile and the necessities of life. If in the worker's judgment the property acquired by virtue of his working time should be protected by insurance, then isn't it logical that the source of his income should likewise be protected? Doesn't the average man realize too that if it is difficult for him to provide for his family when he is not disabled that the burden they will have to bear in the event of his disablement will be much greater?

Whatever the causes may be underlying the general desire for disability protection, the fact remains that in this field there is a great future for that life insurance agent who can successfully handle both life, and accident and health protection, There are many good companies with excellent claim-paying records writing accident and health insurance on a sound basis. Such companies have contracts to fit the needs and desires of every insurable class. In many respects they can offer the insuring public a more satisfactory disability contract than the one recently withdrawn by life companies. For example, under the life company disability contract the insured's loss of time was paid for only in the event his disability lasted beyond a period of 90 days, when the fact is that the average disability claim is estimated to terminate within a period of three to five weeks.

Second, the life policyholder was limited to $10 per month disability benefits per $1,000 of life insurance, that is to say, if he were unable to carry more than $5,000 life insurance, he could not carry more than $50 per month disability benefits, whereas, with an accident and health policy he could obtain disability coverage up to at least 80 per cent of the value of his working time.

Favorable Age Limits

Third, companies engaged in the writing of accident and health protection provide in their policies a more favorable age limit for the insured. In fact, except for provisions limiting the time for which benefits are payable, the life insurance agent can supply his prospect with a much more attractive disability contract than the one he formerly had to offer.

This life insurance agent who sees in this branch of the business a new avenue of income will do well to keep in mind the advisability of carefully preparing himself by thorough study of his accident and health policy. There is this important difference between life insurance business and accident and health business. In the one case the agent is selling a contract payable generally on one condition and that is the death of the policyholder, or in the case of an endowment, the condition that the policyholder outlives the endowment period, whereas with an accident and health contract there are of necessity a number of conditions precedent to the right of the insured to recover, and the better these conditions are understood by the policyholder, the more satisfactory such agent's business will be. Understandings in advance prevent later misunderstandings, and it is up to the local agent to know his policy and fully inform his prospect.

A conscientious agent representing a good company should find in this new avenue of income just another way to better his service to his community without in any way impairing his efficiency in his regular life insurance work.

Statements From the Cabinet

Secretary Wilbur

Secretary Hyde

Secretary Doak

To take out life insurance should be part of the normal program of the young men or the young women of today. It gives protection to the person who takes it out in many ways and serves as a form of investment. Too often it is thought of merely from the standpoint of the use of the money by someone else after death. It can be most valuable during life.

RAY LYMAN WILBUR,
Secretary of the Interior.

◆ ◆ ◆

Life insurance is the best answer ever written to the needs of organized society. Through it, a man may provide for his own disability, build a fund for his old age, arrange for the education of his children and guarantee the independence of his family. Its requirements are small regular savings. Its benefits loom large in the hour of need. It is at once the safest of investments, and the greatest of benefactions.

ARTHUR M. HYDE,
Secretary of Agriculture.

◆ ◆ ◆

When I say that life insurance safeguards the family I think I have said about as strong a word in its advocacy as can be said.

Moreover, life insurance makes for that species of thrift which is a genuine asset not only to him who saves, but to all his countrymen.

W. N. DOAK,
Secretary of Labor.

AN UNUSUAL APPROACH

Retirement Annuity Presentation Opens the Door for Life Insurance or Annuity Sales When Other Methods Fail

By VICTOR D. DALGOUTTE*

The plan outlined below is presented to the prospect in booklet form.† It attracts attention, increases materially the percentage of interviews to calls, insures an interested interview, adds to the prestige of the life underwriter and results in an all-round increased production.

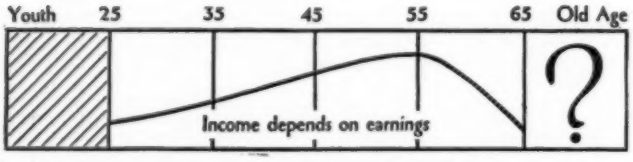
A GUARANTEED . . . MONTHLY LIFE INCOME

No matter how long you live—even to 100 years old and beyond; no matter in what part of the world you may live, you will receive A CHECK regularly EVERY MONTH OF EVERY YEAR.

Your first check will be sent to you any time you wish between ages 50 and 70.

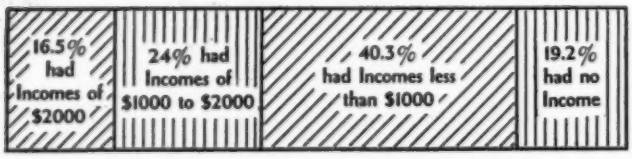
RETIRE ON INCOME

Most of us outlive our productive years
—then Income Depends on Savings



You deserve financial independence
during the Sunset Years.

Out of every 100 at Age 65



The one way to *GUARANTEE* Independence is to adopt NOW a Retirement Plan which is—

1. Safe
2. Systematic
3. Free from care and worry
4. Free from reinvestment hazards

A RETIREMENT ANNUITY INCOME PLAN

TO OBTAIN THIS GUARANTEED LIFE INCOME

You Cannot Be Too Young—
You Cannot Be Too Old

Provided You Can Save $2 Per Week
You Cannot Be Too Poor

No Matter How Much Money You Have
You Cannot Be Too Wealthy

Young or Old—Wealthy or Not—Your Income Will Be Greater Than Any Other Conservative Form of Investment Could Produce For You.

A RETIREMENT INCOME PLAN IS OBTAINED:

By Annual Deposits of $100 or multiples thereof, which may be paid monthly, quarterly, semi-annually or annually.

NO MEDICAL EXAMINATION IS REQUIRED!

Your Income Will Commence at any time you wish between the ages of 50 and 70. You decide *then*, not now. The longer you defer the income the greater it will be.

Your Dividends will be paid annually.

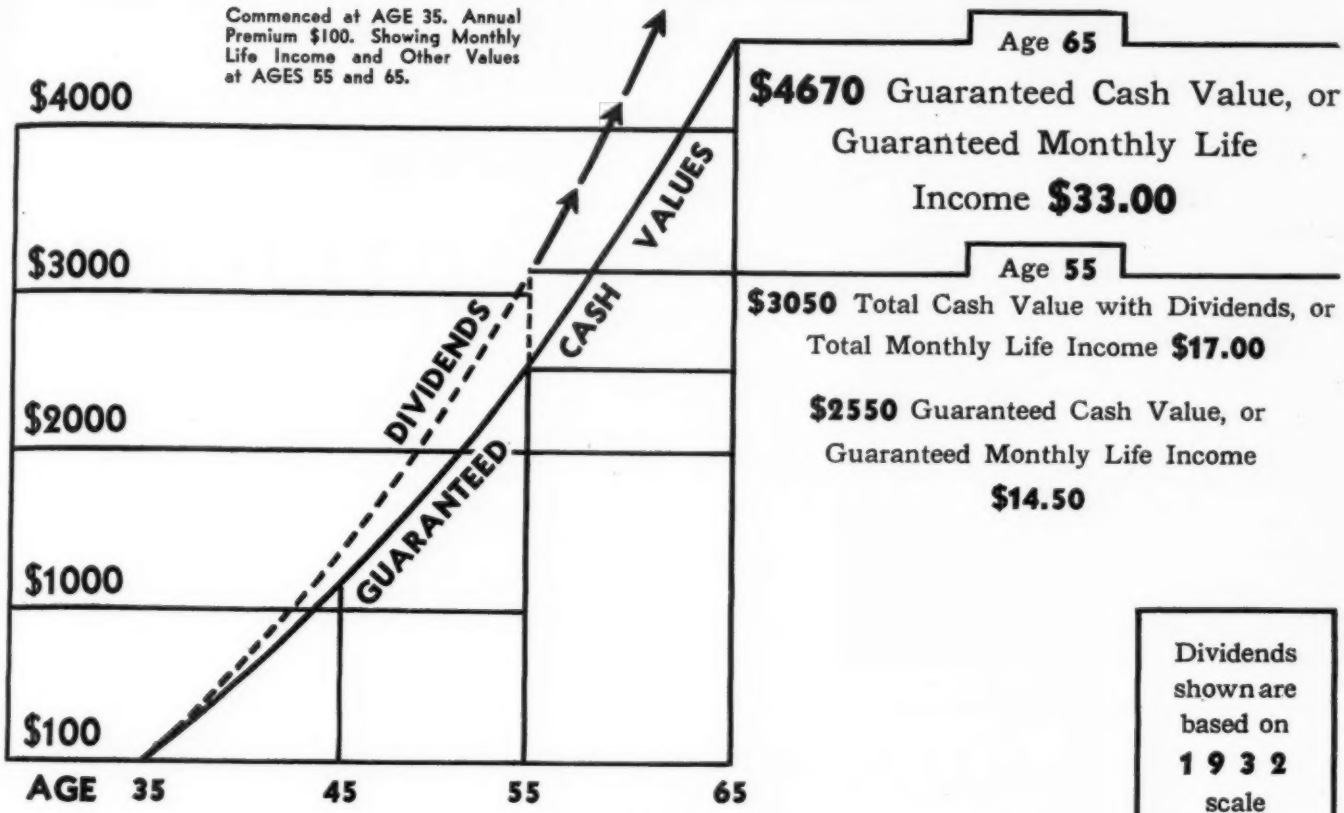
Your Guaranteed Cash Values. You may discontinue the plan at any time and withdraw the entire cash value whenever you desire.

Death Benefit Funds. Should you die *before* your income has commenced, your beneficiary will receive the death benefit fund.

If you die *after* income payments have commenced, your beneficiary will continue to receive the monthly income until the total return equals the guaranteed cash value plus dividend accumulations.

* Copyright 1932.

ILLUSTRATION OF PLAN



? GUARANTEE ?

Retirement Annuities *guarantee* income for life. Yearly increasing *guaranteed* cash surrender values prior to retirement are printed in Retirement Annuity Contracts.

What IS Behind these GUARANTEES?

A part of the great Institution of Life Insurance with its

Assets in Excess of $20,000,000,000

Which Has Weathered All Wars—Panics—Depressions,
And Today Stands Like A Rock Firmer Than
Ever Before in the History of the Country.

There is an Annuity to fit every need: To provide a life income immediately—or years from now; for you alone or for others; covering one life—or two or more lives. And in every case TAX FREE INCOME (under present Federal and State Income Tax Laws) until the amount received equals the amount invested.

Learn which plan will meet your needs—Just how much income you can get when you want it.

† THE GOLD RETIREMENT ANNUITY BOOKLET

— is exceptionally attractive — eight pages, size 10½″ x 8″, printed in two colors on heavy gold stock—and is available through THE SPECTATOR. Single copies 50c.; 1000 at 20c. per copy. Further information, including details of tested and proved effective methods of using the booklet in Cold Canvass, Mailing Campaigns, and as a reentry to old policyholders, will be sent on request.

Clifford L. McMillen

The ISLE *of* OPPORTUNITY

As Seen By CLIFFORD L. McMILLEN

THE Isle of Manhattan, New York City and the Bronx, fired my imagination years before I ever held more than a faint hope of being numbered as one of the millions fortunate enough to reside there. I visualized it as a place where ambitions were always realized, inhabited chiefly by men and women whose souls were aglow with ardor, energy and gaiety.

To arrive at a certain position in life and stay there without growing from day to day seemed to me to be inviting stagnation. To remain in a small town in the Middle West meant just that. To go to New York was to expand, to grow, to meet new tests successfully and thereby continuously progress.

I was equally wrong, of course, in my ideas about life in the Middle West and life in New York. Everybody does not stagnate even in a small town. Everybody does not grow even in New York. Zest and enthusiasm for life may be successfully maintained almost anywhere.

It does seem to me, however, after a year of residence and strenuous business activity in New York City that Manhattan Isle is, in the truest sense of the expression, an "Isle of Opportunity" for ambitious men and women. Whether we actually view it from Governors Island, as has the artist whose canvas hangs in my outer business office, from the tower of the Sherry-Netherland, where I lived during the past year, or through the mind's eye from Wisconsin, my former home, the appeal to ambition is most evident and the opportunity to achieve ever present.

Wise men tell us that love of work is the condition of all progress, and that one of the strongest stimuli to work harder and more intelligently is the appeal to emulation. New York teems, as no other place in the world, with tangible evidence of realized ambitions, dreams already come true, and new projects aggressively building. Men with a plan and the courage to work it are encountered at every turn and failure to emulate seems almost inexcusable.

Where else is so much fortune; where else are so many fortunes; where else is life more precious; where else is individual life more valuable; where else is the perception of the need for its basic security more readily apparent among so many persons; where else is such a rich and concentrative field at once enlightened and in need of enlightenment?

Hence my conception of Manhattan Island as the "Isle of Opportunity" for the life underwriter with vision and a desire for full self expression through growth.

Isle of Happy Homes

By Frank Ellington

WITHIN the range of every man's ship, as he directs its course up and down the variable seas of life, there lies an Isle of Opportunity. At its port of call is a snug harbor where he can take refuge or put in for repairs when the going outside is too rough. There too he is assured of a permanent berth in the days when his equipment is no longer seaworthy and on the shores of this island are comfortable homes where his loved ones may dwell in security while he carries on down the path of life's trade winds. Both the mariner and his dependents live out their allotted years serene in the knowledge that the latter will never have to face the hazards and privations of shipwreck at sea, or the necessity of subsisting on the meagre rations of a ship's lifeboat.

On that island, should good fortune and calm seas permit, the family will be united throughout the long autumn of life with no need to give thought to the morrow. A lifetime of happiness they have assured.

Let's give the island its right name. It is called the Isle of Protection, gained through the deep, well-charted channel of Life Insurance.

MILLIONAIRE POLICYHOLDERS

A List of More Than Four Hundred Individuals Who Own Policies Aggregating $1,000,000 or More

Pierre S. Du Pont, Wilmington, Del.		$7,000,000
John C. Martin, Philadelphia, Pa.		*6,540,000
William Fox, New York, N. Y.		*6,500,000
Herbert L. Dillon, New York	over	6,000,000
Marshall Field III, Chicago, Ill., and New York		*5,500,000
Frederick B. Patterson, Dayton, Ohio		*5,480,500
Joseph M. Schenck, New York, N. Y.		*5,250,000
Walter P. Chrysler, New York	about	†5,000,000
Frank P. Book, Detroit, Mich.		†5,000,000
Herbert V. Book, Detroit, Mich.		†5,000,000
J. Burgess Book, Detroit, Mich.		†5,000,000
Jesse L. Lasky, New York, N. Y.		*5,000,000
Adolph Zukor, New York, N. Y.		†5,000,000
L. R. Smith, Milwaukee, Wis.		*4,600,000
William Ziegler, New York, N. Y.		*4,500,000
Charles Stewart Mott, Detroit, Mich.		*4,356,500
Ralph Jonas, Brooklyn, N. Y.		4,290,000
C. F. Kettering, Dayton, Ohio		*4,027,370
William R. Coe, New York, N. Y.		4,000,000
Christian R. Lindback, Philadelphia, Pa.		*4,000,000
Peter E. Martin, Detroit, Mich.		4,000,000
A. H. Landwehr, Holland, Mich.		*3,850,000
C. M. Higbee, Detroit, Mich.		3,600,000
Morris Markin, Kalamazoo, Mich.		3,500,000
Snellenburg & Co., Executives, Philadelphia, Pa.		†3,500,000
Joseph P. Day, New York, N.Y.		*3,250,000
Mrs. Henry E. Yeiser, Cincinnati, Ohio		3,250,000
James M. Hoyt, New York, N. Y.		3,175,000
Benjamin Winter, New York, N. Y.		3,100,000
Jay C. Hills, Chicago, Boston and Los Angeles		*3,076,000
Floyd L. Carlisle, New York, N. Y.	over	3,000,000
Herbert J. Yates, New York, N. Y.	over	*3,000,000
Mrs. E. G. Burkham, St. Louis, Mo.		3,000,000
Julius Fleischman, Jr., Cincinnati, Ohio		3,000,000
Edward M. Harris, Philadelphia, Pa.		3,000,000
Mrs. Mollie Newbury, Chicago, Ill.		†3,000,000
Dr. Nicholas C. Partos, New York, N. Y.		*3,000,000
Percy A. Rockefeller, New York, N. Y.		3,000,000
Charles Webb's Sons, Philadelphia, Pa.		3,000,000
James C. Penney, New York, N. Y.		*2,830,000
Joshua Cosden, Baltimore, Md., and New York, N. Y.		2,804,000
Victor H. Hanson, Birmingham, Ala.		2,725,000
Motty Eitingon, New York, N. Y.		*2,510,000
Theodore Swan, Birmingham, Ala.		*2,505,000
E. E. Bensinger, Chicago, Ill.		†2,500,000
P.P. Cowans, Montreal, Canada		2,500,000
Walter W. Head, Chicago, Ill.		*2,500,000
Alex M. Scales, Greensboro, N. C.		2,500,000
O. Y. Schnering, Chicago, Ill.		*2,500,000
Harry M. Warner, New York, N. Y.		*2,500,000
Jacob Weikel, Atlantic City, N. J.		†2,500,000
Frederick S. Ruth, New York, N. Y.		*2,425,000
Hunter L. Gary, Kansas City, Mo.		*2,389,000
George K. O'Donnell, New York, N. Y.		2,300,000
John McE. Bowman, New York, N. Y.		*2,260,000
Charles R. Blythe, San Francisco, Calif.		2,250,000
Forest D. Dorn, Bradford, Pa.		*2,220,873
Henry Mandel, New York, N. Y.		*2,200,000
John A. Carroll, Chicago, Ill.		2,150,000
Alexander I. Hussey, New York		2,103,000

†Business insurance. *Includes business insurance.

Walter Schroeder, Milwaukee, Wis.		*2,101,000
C. F. Williams, Cincinnati, Ohio		2,100,000
Donald Woodward, Le Roy, N. Y.		2,100,000
Fred J. Fisher, Detroit, Mich.		†2,025,000
Albert M. Greenfield, Philadelphia, Pa.		2,025,000
George E. Merrick, Miami, Fla.		*2,018,500
A. F. Adams, Kansas City, Mo.	over	2,000,000
Roy D. Chapin, Detroit, Mich.	over	2,000,000
Belin Du Pont, Wilmington, Del.	over	2,000,000
Charles Fisher, Detroit, Mich.	over	2,000,000
William Fisher, Detroit, Mich.	over	2,000,000
Irving L. Isaacs, New York, N. Y.	over	2,000,000
Laurence Marx, New York, N. Y.	over	2,000,000
W. L. Clayton, Houston, Tex.		2,000,000
Kurt Froetert, Milwaukee, Wis.		*2,000,000
George R. Fink, Detroit, Mich.		2,000,000
Seymour Knox, Buffalo, N. Y.		2,000,000
Frederick N. Rix, Hot Springs, Ark.		*2,000,000
Philip Le Boutillier, New York, N. Y.		*2,000,000
W. Irving Moss, New Orleans, La.		2,000,000
M. B. Skaggs, Oakland, Calif.		*2,000,000
David J. Stern, Philadelphia, Pa.		*2,000,000
E. W. Marland, Ponca City, Okla.		2,000,000
Roy W. Howard, New York, N. Y.		2,000,000
Richard Webber, Detroit, Mich.		2,000,000
Morris White, New York, N. Y.		2,000,000
John Barrymore, New York, N. Y.		2,000,000
Hanover Shoe Factory, Hanover, Pa.		†2,000,000
Clarence H. Mackay, New York, N. Y.		2,000,000
Roy Adams, Indianapolis, Ind.	about	2,000,000
Charles F. Noyes, New York, N. Y.	about	2,000,000
Pratt E. Tracy, Toledo, Ohio		1,985,000
W. M. Burgess, Omaha, Neb.		1,900,000
Walter R. Ramsey, Oklahoma City, Okla.		*1,892,133
Stanley B. Resor, New York, N. Y.		*1,883,830
George Brandeis, Omaha, Neb.		*1,840,000
B. C. McClellan, New Orleans, La.		*1,800,000
Harry Dunn, New York, N. Y.		1,800,000
Louis F. Swift, Chicago, Ill.		1,800,000
John N. Willys, Toledo, Ohio		*1,800,000
Sidney J. Weinberg, Scarsdale, N. Y.		1,795,000
Cecil B. DeMille, Los Angeles, Calif		*1,750,000
C. Wilbur Miller, Baltimore, Md.		1,750,000
Arthur Reis, New York, N. Y.		1,750,000
Walter M. Murphy, Los Angeles, Calif.		1,732,500
Edward J. Young, Madison, Wis.		*1,715,000
E. E. McCray, Kendallville, Ind.		*1,650,000
Edwin F. Greene, Boston, Mass.		1,600,000
Jack Kaplan, New York, N. Y.		*1,600,000
Norman A. Perry, Indianapolis, Ind.		1,600,000
Martin L. Davey, Kent, Ohio		*1,550,000
H. C. Hatch, Toronto, Ont., Canada		*1,532,000
Gov. Frank G. Allen, Boston, Mass.		1,500,000
Harold C. Keith, Brockton, Mass.		*1,500,000
Jay R. Monroe, South Orange, N. J.		†1,500,000
Martin M. Pearlman, Philadelphia, Pa.		1,500,000
Morris L. Clothier, Philadelphia, Pa.		1,500,000
Curtis Publishing Co., Executives, Phila., Pa.		†1,500,000
Alfred Decker & Cohen, Chicago, Ill.		†1,500,000
Charles E. Mitchell, New York, N. Y.		1,500,000

†Business insurance. *Includes business insurance.

Collins & Aikman, Philadelphia, Pa.	†1,500,000
Henry I. Chanin, New York, N. Y.	*1,500,000
Irwin S. Chanin, New York, N. Y.	*1,500,000
Lit Brothers, Executives, Philadelphia, Pa.	†1,500,000
James C. Colgate, New York, N. Y.	1,500,000
Bernard Davis, Philadelphia, Pa.	*1,500,000
Dwight W. Ellis, Springfield, Mass.	1,500,000
Gimbel Brothers, Executives, Philadelphia, Pa.	†1,500,000
Hon. T. L. Maytag, Newton, Ia.	*1,500,000
H. H. Rogers, Jr., New York, N. Y.	1,500,000
Edgar L. Marston, New York, N. Y.	1,500,000
Fred F. Brewster, New Haven, Conn.	1,500,000
Chimney Rock Motors, Executives, Lake Lune, N. C.	†1,500,000
J. W. Bettendorf, Bettendorf and Davenport, Iowa	1,500,000
Mortimer L. Davis, New York, N. Y.	1,500,000
Abe Plough, Memphis, Tenn.	*1,500,000
Max N. Nalanson, New York, N. Y.	1,500,000
George E. Nicholson, Kansas City, Mo.	1,500,000
J. F. Schoellkopf, Jr., Buffalo, N. Y.	1,500,000
Paul Schoellkopf, Buffalo, N. Y.	1,500,000
Fred Wardell, Detroit, Mich.	1,500,000
Albert Warner, New York, N. Y.	*1,500,000
J. M. West, Houston, Texas	1,480,000
Asa G. Candler, Jr., Atlanta, Ga.	1,450,000
William Candler, Atlanta, Ga.	1,385,000
Percival E. Foerderer, Philadelphia, Pa.	1,370,000
E. J. Nolan, Los Angeles, Calif.	1,350,000
Clarence E. Linz, Dallas, Texas	1,336,000
G. G. G. Peckham, Cleveland, Ohio	*1,300,000
Joseph Paterno, New York, N. Y.	*1,300,000
Roy E. Tilles, New York, N. Y.	1,300,000
Ed. A. Frost, Shreveport, La.	1,300,000
Frank E. Gannet, Rochester, N. Y.	1,300,000
Robt. G. Lassiter, Oxford, N. C.	1,300,000
Waite Phillips, Tulsa, Okla.	1,290,000
Edwin H. Krom, New York, N. Y.	*1,280,000
Tom J. Walsh, Davenport, Ia.	*1,280,000
Hallie C. Blake, Boston, Mass.	1,250,000
James M. Cox, Dayton, Ohio	1,250,000
Joseph Di Giorgio, New York, N. Y.	*1,250,000
Joseph (Buster) Keaton, Los Angeles, Calif.	†1,250,000
John H. Jones, Mobile, Ala.	1,250,000
F. W. Leistikow, Winnipeg, Canada	*1,250,000
Axel H. Lonquist, Chicago, Ill.	1,250,000
Otis Skinner, New York, N. Y.	1,250,000
Norma Talmadge, Los Angeles, Calif.	*1,250,000
Dr. T. H. Leggett, Ottawa, Ont.	1,250,000
Frederick H. Deacon, Toronto, Canada	*1,250,000
Joseph H. Himes, Washington, D. C.	*1,250,000
Ery Kehaya, New York, N. Y.	*1,250,000
Harold L. Arnold, Los Angeles and San Francisco, Cal.	1,225,000
Stuart Gammill, Jackson, Miss.	1,200,000
Harvey S. Firestone, Akron, Ohio	*1,200,000
Daniel T. O'Connell, New York, N. Y.	1,200,000
Chas. E. Walsey, New York, N. Y.	1,200,000
Robert Ducas, New York, N. Y.	1,200,000
J. P. Abney, Greenwood, S. C.	1,200,000
Walter Kasten, Milwaukee, Wis.	*1,200,000
Edmund I. Kaufmann, Washington, D. C.	1,200,000
E. Lansing Ray, St. Louis, Mo.	1,200,000
Jose L. Reyes, Havana, Cuba	1,200,000
Col. E. O. Thompson, Amarillo, Texas	1,178,000
J. Rogers Flannery, Pittsburgh, Pa.	1,152,500
Carl Weeks, Des Moines, Ia.	*1,152,500
James E. Davidson, Bay City, Mich.	1,161,200
Frank Phillips, Bartlesville, Okla.	1,157,000
William J. Cox, New York, N. Y.	*1,141,500
Alfred B. Freeman, New Orleans, La.	*1,137,000
F. Harold Johnston, Bradford, Pa.	1,130,000
Edw. Landreth, Fort Worth, Tex.	*1,130,000
Frank A. Vanderlip, New York, N. Y.	1,130,000
Arthur W. Stebbins, New York, N. Y.	*1,125,000
Marie S. Smith, Kansas City, Mo.	1,113,000
Alba B. Johnson, Philadelphia and Rosemont, Pa.	1,100,000
James D. Dole, San Francisco, Calif.	†1,100,000
Eric G. Gunstrom, Chicago, Ill.	1,100,000
Harry H. Rogers, San Antonio, Texas	1,100,000
Henry W. Breyer, Jr., Philadelphia, Pa.	1,100,000
Charles R. Bell, Los Angeles, Calif.	1,100,000
Wm. J. Brenston, New York, N. Y.	1,100,000
William C. McDuffie, Los Angeles, Calif.	1,100,000
R. (Le Roy) W. Wilson, Chicago, Ill.	1,100,000
Nels Shoan, River Forest, Ill.	1,100,000
Henry W. Breyer, Jr., Philadelphia, Pa.	*1,100,000
Dave S. Joseph, New York, N. Y. about	*1,100,000
Claude K. Boettcher, Denver, Colo.	1,089,500
Gov. James Rolph, Jr., San Francisco, Calif.	1,084,000
F. D. Yuengling, Pottstown, Pa.	*1,058,000
Henry I. Peffer, New York, N. Y.	*1,060,000
Hon. Elmer H. Maytag, Newton, Ia.	*1,050,000
Eugene J. Curtis, Clinton, Iowa	*1,040,000
Edw. A. Woods Co., Executives, Pittsburgh, Pa.	†1,027,000
Jesse H. Jones, Houston, Texas	1,025,000
Harry L. Hussmann, Dallas, Texas	1,019,000
J. H. Barringer, Dayton, Ohio	1,015,000
Robert L. Studley, Boston, Mass.	1,015,000
P. J. Morgan, Cleveland, O	*1,010,000
Bernard K. Marcus, New York, N. Y.	1,010,000
Eugene B. Simonin, Philadelphia, Pa.	1,010,000
Mark E. Reed, Shelton, Wash.	1,005,000
Ira A. Schiller, New York, N. Y.	1,005,000
E. G. Tremble, Kansas City, Mo.	1,005,000
I. E. Oppenheim, Scranton, Pa.	*1,005,000
R. J. Brennan, Bradford, Pa.	*1,002,331
Anheuser-Busch, Inc., St. Louis, Mo. over	†1,000,000
Hugo F. Arnold, Chicago, Ill. over	1,000,000
Jules S. Bache, New York, N. Y. over	1,000,000
Edgar S. Baruc, New York, N. Y. over	1,000,000
Ernest Behrend, Erie, Pa. over	1,000,000
H. B. Crouse, Syracuse, N. Y. over	1,000,000
Alwin C. Ernst, Cleveland, Ohio over	1,000,000
Porter M. Farrell, Indianapolis, Ind. over	1,000,000
Alfred C. Fuller, Hartford, Conn. over	1,000,000
J. Arthur Hoffman, Detroit, Mich. over	*1,000,000
Norbert A. Hoffman, Detroit, Mich. over	*1,000,000
Charles H. Holland, Philadelphia, Pa. over	*1,000,000
Edwin S. Jordan, Cleveland, Ohio over	1,000,000
A. E. Lefcourt, New York, N. Y. over	1,000,000
Louis R. Lurie, San Francisco, Calif. over	1,000,000
Jos. F. McGowin, Mobile, Ala. over	1,000,000
J. C. Newman, Montreal, Que., Canada over	1,000,000
Robert P. Page, Philadelphia, Pa. over	1,000,000
Harold T. Pratt, New York, N. Y. over	1,000,000
Gilbert Roland, New York, N. Y. over	*1,000,000
A. A. Schlesinger, Milwaukee, Wis. over	1,000,000
D. A. Schulte, New York, N. Y. over	1,000,000
Col. Leroy Springs, Lancaster, S. C. over	1,000,000
E. H. Steedman, St. Louis, Mo. over	1,000,000
Benjamin Titman, New York, N. Y. over	*1,000,000
Jacob A. Voice, New York and Brooklyn, N. Y. over	*1,000,000
Abe White, New York, N. Y. over	1,000,000
John Sawyer Wilson, Jr., Baltimore, Md. over	1,000,000
Samuel Zemurray, New Orleans, La. over	1,000,000
Johnfritz Achelis, New York, N. Y.	1,000,000
Wendal W. Anderson, Detroit, Mich.	1,000,000
Mrs. J. Ogden Armour, Chicago, Ill.	1,000,000
X. M. Audebert, New York, N. Y.	1,000,000
A. B. Ayres, Newcastle, Indiana	1,000,000
Chas. H. Baetjer, Baltimore, Md.	1,000,000

†Business insurance. *Includes business insurance.

(Continued on page 98)

LIST OF PROMINENT PATRONS

The Names of More Than Seventeen Thousand Persons in the United States and Canada Who Are Owners of $50,000 or More of Life Insurance

NEW NAMES—NEW LETTERS—NEW ARTICLES!

IT is interesting to note that both the general list of large insurers and the roster of million-dollar policy owners has been considerably extended in the 1932 edition of the Prominent Patrons Number of THE SPECTATOR. Interesting, too, is the large number of new letters of endorsement, letters written by representative business men of the country following a three-year period of depression. Their faith in, and appreciation of, life insurance has been enhanced materially by recent experience, as their letters attest.

In connection with the publication of this list the publishers desire to emphasize the fact that only the names of those willing to cooperate in this undertaking are knowingly published. Each new name received is checked by personal letter, with the notation that failure to reply will be considered in the light of acquiescence. Following this initial practice, an annual rechecking of the list is carried on, to the end that the list will be as accurate and complete as the handicaps incident to the effort will allow.

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ALABAMA

ABBEVILLE

Dunham, R. E..... 50,000

ANNISTON

Ayres, Harry M..... 50,000
Bell, C. R..... 55,000
Field, E. L..... 50,000
Hotchkiss, W. S..... 50,000
Johnston, W. F....over 50,000
Kilby, Thos. E.....over 50,000
Mallory, J. W..... 60,000
Ogletree, L. E....over 50,000
Pruett, B. W..... 75,000
Regar, H. K..... 300,000
Saks, Joseph..... 55,000
Sellers, Dr. N. E..over 50,000
Sprouil, Miller..... 55,000
Thomas, W. A..... 105,000
Weatherly, W. H..... 75,000
Willett, J. J.....over 50,000
Woodruff, C. M..about 50,000

ATMORE

Blacksher, J. U..... *535,000
Patterson, H. H..... 100,000
(Also listed Mobile)

BIRMINGHAM

Adams, C. C..... 80,000
Adlock, Roy 50,000
Aland, Robert..... 250,000
Aldridge, A. B..... 150,000
Allison, Roland M..... 107,500
Alvay, William W..... 50,000
Anderson, David P..... 50,000
Anderson, H. L..... 65,000
Barnett, J. Mercer.... 150,000
Baum, Herbert J..... 100,000
Beddow, Roderick..... 175,000
Beecher, L. T..... 64,000
Bradley, John M..... 103,500
Bromberg, F. W..... 50,000
Burger, Jacob..... 150,000
Carns, Wm. A..... 50,000
Cheeseman, Ben..... 75,000
Chenoweth, Jr., A. A.. 100,000
Clabaugh, Sam F..... 200,000
Clark, J. C..... 50,000
Clark, Gen. L. V..... 95,000
Cobb, Henry H..... 100,000
Conners, Geo. W..... 100,000
Conners, Jack R..... 65,000
Copeland, J. R..... 50,000
Cosby, W. M..... 86,000
Cox, B. P..... 72,000
Cox, Holland E..... 60,000
Cox, W. O..... 60,000
Crain, Hall S.....over 50,000
Crockard, Frank H.... 250,000
Dabney, J. D..... 52,500
Dalony, J. C..... 75,000
Davis, Ben..... 120,000
Davis, W. J..... 85,000
Day, C. J..... 50,000
De Bardeleben, C. F.... 100,000
Donnelly, J. W..... 84,000
Doster, James T..... 70,000
Drennen, H. A..... 90,000
Duffee, C. G..... 75,000
Dulion, Leon..... 65,000
Early, H. J..... 75,000
Edmundson, D. Lee.... 425,000
Edmundson, Daniel V.. 306,000
Engel, Wm. P.....over 50,000
Estes, Thornton..... 250,000
Folmar, Martin C..... 60,000
Gaines, Dr. C. D..... 65,000
Gerson, Mrs. J. E..... 75,000
Hambaugh, Nisbit ... 250,000
Hanson, Victor H..... 2,725,000
Hardin, Benjamin 84,100
Hart, Sidney..... 175,000
Hess, Carl 100,000
Hill, James B..... 462,000
Hill, Nelson P..... 545,000
Hobart, T. L..... 125,000
Holiner, William 100,000
Hopson, Jr., George W. 147,500
Horst, C. F..... 80,000
Ingalls, R. I..... 250,000
Ireland, C. B.....over 50,000
Ireland, C. E.....over 90,000
Jeffrey, George W..... 56,875
Jemison, Robt. J..... 125,000
Johns, W. C..... 50,000
Johnson, Crawford ... *175,000
Johnston, J. Gregory.. 60,000
Kayser, Leo .....over 55,000
Kesmodel, Dr. E. S.... 50,000
Kidd, Thos. 50,000
King, Samuel C..... 60,000
Knopf, W. C..... 75,000
Lathrop, W. R..... 80,000
Leary, William..about 100,000
Lehmann, Jos. H..... 100,000
Lesser, David B..... 115,000
Levy, Herbert ...over 50,000
Lewis, J. A..... 100,000
Lloyd, Clarence 73,000
Lloyd, Wm. R..... 125,000
Lockhart, G. C..... 50,000
Loeb, Leopold *250,000
Long, Arthur R..... *192,500
Loveman, Jos. H..... *500,000
Marbury, Stuart L.... 235,000
Martin, E. L..... 90,000
Marx, Victor Hugo... 50,000
Massey, Richard W... 90,000
Mayberry, H. H..... 85,000
Maynor, Jno. W..... 65,000
McCormack, H. J..... 150,000
McCormack, P. R..... 150,000
Meadows, J. A..... 55,000
Meyer, David S..... 115,000
Meyer, R. R..... 1,500,000
Meyers, J. C..... 185,000
Miller, F. W..... 105,000
Morrison, Truman A.. 120,000
Morrow, Hugh 155,000
Morton, Lindley C.over 800,000
Moss, C. L..... 200,000
Noland, Lloyd 195,000
Norment, A. R..... 50,000
Patterson, W. G..... 335,000
Patton, J. W..... 100,000
Persons, Col. J. C..... 60,000
Pevear, J. S..... 100,000
Perry, C. J..... 50,000
Phillips, Arthur J.... 165,000
Phillips, G. C..... 125,000
Phillips, H. T..... 85,000
Phillips, Louis 235,000
Pittman, W. I..... 60,000
Pizitz, Louis *625,000
Porter, Jr., H. J..... 50,000
Pritchard, W. S..... 100,000
Ribe, A. J..... 50,000
Rice, Chas. E..... 160,000
Robertson, E. A..... 125,000
Russell, Samuel E..... 124,500
Saks, Louis 100,000
Saks, Jos. K..... 50,000
Scruggs, J. Hubert.... 60,000
Seibels, H. G..... 85,000
Shannon, N. L..... 100,000
Sibley, G. T..... 85,000
Smallman, R. A..about 100,000
Smith, H. S. 63,000
Smith, James J. 100,000
Smith, M. R. H..... 50,000
Smolian, Jos. 500,000
Sterne, Mervyn ...over 50,000
Stockham, Herbert ... 360,000
Stringfellow, E. D..... 200,000
Swann, Theodore *2,505,000
Thames, J. R..... 100,000
Vann, James A..... 150,000
Wade, J. W..... 200,000
Wallace, C. Hunter... 55,000
Wertheimer, Eugene... 130,000
Wertheimer, Morris L.. 107,500
Wilkerson, Horace ... 150,000
Windham, Edwin K... 90,000
Withington, Jack M.. 117,500
Wolff, Eugene 100,000
Wood, Wade 100,000
Woodward, A. H..... 300,000
Wright, Coke S..... 60,000
Yielding, Sr., F. B.... 75,000
*Includes business.

BREWTON

McGowin, Alex. 152,000
Miller, T. R..... 105,000

CENTERVILLE

Belcher, W. E..... 50,000

CHAPMAN

McGowin, J. C....over 50,000
McGowin, J. G....over 50,000
McGowin, William ... 50,000
Stallworth, T. N..... 50,000

DEMOPOLIS

Webb, J. C..... 58,500

DOTHAN

Blumberg, Hyman 60,000
Bryson, J. H..... 80,000
Gellerstedt, S. E..... 83,800
Holman, Marvin 50,000
Keyton, Dr. J. A..... 70,000
Martin, W. F..... 55,000
McRea, W. D..... 150,000
Newton, C. L..... 50,000
Newton, W. F..... 50,000
Sanders, John, Sr.... 60,000
Sealey, C. S., Jr..... 55,000
Sealey, Robert 85,000
Speight, J. J..... 51,000
Watford, W. R..... 52,500

EUFAULA

Britt, Dr. W. S..... 150,000
Connor, H. H..... 65,000
Foy, H. 100,000
Ross, H. K..... 56,000
Salter, Dr. P. P..... 59,000

FLORALA

Hughes, W. F..... 50,000

GADSDEN

Agricola, Otto..... 100,000
East, C. A..... 120,000
Reich, A. P..... 165,000
Zemurray, Isadore..... 80,000

GREENVILLE

Beeland, Claude H.... 87,500
Beeland, Jeff P..... 60,000
Beeland, Jr., Robert A. 178,000
Beeland, Sr., Robert A. 106,000
Kendrick, Dr. J. A..... 50,000
Smith, Park .....over 70,000
Wilkinson, Broughton. 125,000
Winkler, Edw. H..over 50,000

HARTFORD

Metcalf, Ramsey L.... 52,000

HEADLAND

Covington, W. F..... 71,000
Wilkinson, C. F..... 100,000

HUNTSVILLE

Canterbury, R. H..... 50,000
Dunnavant, P. S..about 75,000
Goldsmith, Lawrence. 220,000
Henderson, D. E..about 60,000
Hutchens, M. M..about 125,000
Johnson, Herbert.about 50,000
Laughlin, Dr. J. B. about 60,000
Mason, James R.about 135,000
Mims, Dr. W. S...about 60,000
Peeler, P. W..... 85,000
Pierce, J. E.....about 200,000
Pierce, William H. about 75,000
Richardson, S. H..... 50,000
Schiffman, Robert L. about 200,000
Wellman, W. M..about 150,000

MOBILE

Blacksher, J. U.....b*535,000
Forcheimer, Ferd 60,000
Hunter, Shannon..over 100,000
Jones, John H..... 1,250,000
Lowenstein, S. 50,000
Luce, G. M..... 100,000
McGowin, Joseph F. over 1,000,000
Meaher, Augustine.about 750,000
Patterson, A. J..... 80,000
Peaterson, Wm. G..over 100,000
Robinson, Geo. W..... 100,000
Watkins, Hunter.over 100,000
Zimmerman, C. W.... 105,000
b Also listed under Atmore.
* Includes business.

MONTGOMERY

Baum, Philip..... 55,000
Baum, Sylvian..... 75,000
Bell, N. J..... 250,000
Bellingrath, W. A..... 50,000
Blair, Algernon..... 300,000
Blue, Dr. Geo. E..... 150,000
Boswell, Dr. F. P..... 70,000
Branch, E. G..... 125,000
Brenner, David 50,000
Cody, Michael 67,000
Dale, J. C..... 60,000
Difley, John 50,000
Dreyfus, D. R..... 50,000
Dreyfus, Morris 50,000
Durr, Jr., J. W..... 50,000
Evans, Henry G..... 70,000
Forshee, W. E..... 50,000
Foshie, H. L. ....over 51,000
Gerson, Meyer 50,000
Gerson, Nathan 50,000
Gibian, Julian 50,000
Green, Cliff 50,000

NECESSARY FOR RICH AND POOR

Montgomery, Ala., July 8, 1932.

Editor, The Spectator:

I am carrying between $400,000 and $500,000 worth of life insurance, and have been for many years. I am a great believer in life insurance, and I don't see how anyone, large or small, can be without it. Even though a man's income is small he should be able to set aside a certain amount to take care of his insurance, for the benefit of his family.

My company carries on my life $172,000, and I carry about $300,000. Without life insurance I don't know what would become of many thousands of widows and orphans.

L. B. WHITFIELD, President, Alabama-Georgia Syrup Co.

Isle of Opportunity

THE above is a reproduction of an oil painting which shows the present version of Manhattan's ever-shifting skyline as it appears from a point of vantage on Governors Island, in New York Harbor. The original hangs in the offices of Clifford L. McMillen, to whom we are indebted for this feature. Mr. McMillen is general agent for the Northwestern Mutual Life in New York City.

The high standard of a community may be measured by the per capita life insurance carried. Adequate provision for the family is indicative of best citizenship from a social, moral and financial standpoint. No man should neglect his family and life insurance is the stabilization of a high social standard.

HARVEY PARNELL,
Governor of Arkansas.

Greil, M. L.....over 100,000
Greil, Terry T....over 50,000
Hesslein, Julius..... 50,000
Hill, W. H..... 75,000
Hill, Walton.....over 300,000
Hobbie, H. M..... 50,000
Hobbie, J. M..... 50,000
Hobbie, R. M..... 50,000
Hohenberg, Elkin..... 125,000
Holloway, D. A..... 90,000
Jones, Nick 50,000
Kaufman, Louis..... 50,000
Kaufman, Samuel..... 70,000
Klein, Leo .....over 75,000
Lobman, Walter 90,000
Loeb, Lucien 50,000
Loeb, Victor 65,000
McGehee, J. H..... 55,000
McGehee, Wm..... 55,000
Mead, A. M..... 75,000
Meyer, A. B..... 50,000
Meyer, Jr., E. J..... 75,000
Moritz, C. F..... 52,000
Mount, Dr. B..... 60,000
Murray, V. B..... 50,000
Pelzer, Arthur 287,500
Roquemore, J. D..... 75,000
Rouse, L. D..... 75,000
Rushton, M..... 60,000
Rushton, Ray 52,500
Salter, Gerald 65,000
Schuer, Nathan 50,000
Shepherd, W. L..... 50,000
Steiner, Robert..... 50,000
Teague, W. M....about 100,000
Teague, Robert S..... 100,000
Teasley, C. B..... 50,000
Thigpen, Dr. C. A.... 150,000
Toole, Jos. J..... 50,000
Trumper, Dr. A..... 60,000
Tyson, J. C.....over 50,000
Tyson, S. L..... 80,000
Weil, Adolf .....over 200,000
Weil, Alvin..... 65,000
Weil, B. C..... 60,000
Weil, B. J..... 56,000
Weil, Emil 97,000
Weil, Isidor .....over 100,000
Weil, Leonel..... 50,000
Weil, S. G..... 375,000
Wells, Jos. W..... 103,000
Whitefield, L. B., Jr... 100,000
Whitefield, Sr., L. B. about 500,000
Wilson, Carl W..... 60,000
Wolff, Eugene 72,000
*Includes business.

OPP

Cole, C. H..... 110,000
Donaldson, M. E..... 100,000
Mizell, C. W..... 200,000
Ward, J. R..... 75,000

ORRVILLE

Dunaway, John E..... 117,000
Marshall, H. E..... 150,000

PINCARD

Gissendaner, Collie ... 50,000

POLLARD

Lindsey, M. 160,000

SAMSON

Morris, W. N..... 50,000
Pincard, J. B..... 50,000

SELMA

Armstrong, H. C..... 75,000
Bloch, Walter 60,000
Crisman, W. O..... 73,000
Keith, Chambliss 67,000
Lacey, R. L..... 70,000
Mallory, Hugh 142,500
Plant, W. H..... 50,000
Wilkinson, J. E..... 60,000

SYCAMORE

Lawis, D. L..... 100,000

TROY

Folmar, Emory..... 150,000
Folmar, W. B..... 135,000

TUSCALOOSA

Dickenson, F..... 100,000
Parker, W. C..... 51,000

BUSINESS INSURANCE

ATHENS

Athens College:
Mrs. Mary M. McCoy, Pres. 75,000

"Believe strongly in life insurance." ($535,000)

J. U. BLACKSHER
Mobile, Ala., July, 1932

BIRMINGHAM

Alabama Electric Supply Co.:
Glassman, B. W., Pres. 25,000
Alabama Fuel & Iron Co.:
De Bardeleben, C. F., Vice-Pres. 75,000
Aldridge, A. B..... 50,000
Birmingham Coca-Cola Bottling Co.:
Johnson, Crawford .. 25,000
Birmingham News Co., Glass, Frank P..... 50,000
Brookside Pratt Mining Co.:
Long, Arthur R..... 150,000
Burger-Phillips Dry Goods Co.:
Phillips, Samuel..... 50,000
Burger, Jacob..... 50,000
Total 100,000
Cosby, W. M., Flour & Grain Co.:
Cosby, W. M..... 50,000
Jemison & Co., Inc.:
Jemison, Jr., Robert.. 125,000
Loveman, Joseph & Loeb:
Loeb, Leo. 37,500
Loveman, Joseph 37,500
Total 75,000
McGowin Lumber & Exp. Co., Wholesale Lumber Dealers 25,000
Pizitz, Louis, Dry Goods Co.:
Pizitz, Louis 77,250
Swann Chemical Co.:
Swann, Theodore 1,500,000
Wertheimer Bag Co.:
Wertheimer, Eugene
Wertheimer, Leonard
Marbury, Stuart L. } 180,000

ENSLEY

Bank of Ensley:
Chadwick, R. E., Pres. 50,000
King, S. C., Vice-Pres. and Cashier 75,000
Total 125,000

MOBILE

Blacksher, Reece Motor Co.:
Blacksher, J. U..... 20,000
McGowin, Joseph F.. 100,000

ARIZONA

BISBEE

Douglas, Walter 200,000
Krebs, Ray B..... 50,000
Packard, B. A..... 50,000
Shattuck, Lemuel C... 100,000
Shattuck, Spencer 50,000

DOUGLAS

Levy, Benj..... 110,000
Paul, Alfred 185,000
Williams, J. S..... 75,000

FLAGSTAFF

Babbitt, J. C..... 80,000
Koch, I. B..... 60,000
Riordan, Richard..... 50,000
Riordan, Robert F..... 85,000
Riordan, Timothy A... 141,814

GLEASON

Gleason, John 50,000

GLOBE

Pincus, P. C..... 350,000
Rice, E. W..... 50,000
Wilson, George 100,000

MIAMI

McClennon, F. W..... 50,000
O'Brien, T. H..... 50,000

PHOENIX

Atwater, A. J. 100,000
Bannister, Dr. Kimball 100,000
Bayles, John B..... 100,000
Beutke, Paul E..... 100,000
Brink, E. B..... 51,500
Cavness, T. J..... 60,000
Coles, F. E..... 170,000
Craig, Dr. R. W..... 250,000
Donofrio, D. A..... 50,000
Fleming, J. Robt..... 65,000
Fournier, Dr. D. T... 55,000
Goodrich, Dr. Geo..... 105,000
Grose, E. L..... 50,000
Gudgel, Dr. H. B..... 74,000
Halsted, J. D..... 75,000
Harmonson, W. F..... 75,000
Hilvert, Fred G..about 350,000
Holmes, Dr. F. G..... 100,000
Holmes, L. C....about 50,000
Johnson, O. P..... 75,000
Johnston, S. M..... 200,000
Joyce, Fred J....about 75,000
Knorpp, W. W..... *300,000
Lane, E. E..... 50,000
Lawrence, Guy H..... 50,000
Lentz, Dr. Wm. G.... 75,000
Lilley, Geo. 50,000
McAhren, B. H..... 80,000
McCall, B. B..... 65,000
McClung, H. J..... *240,000
McIntyre, Dr. A. J.... 80,000
McKellips, Chauncey A. 229,000
McLoone, Dr. J. J..... 95,000
Melczer, Jos. T..... *400,000
Neff, A. N..... 75,000
O'Malley, E. L..... *175,000
O'Malley, John G..... 150,000
Palmer, Dr. E. Payne. 310,000
Pierce, N. Clyde..... *165,000
Rae, Robert 60,000
Reed, F. A..... 120,000
Roper, R. D..... 50,000
Schwentker, F. B..... 80,000
Shing, Tang 71,000
Smith, Milton P..... 50,000
Stanley, Dean ..about 250,000
Stauffer, Charles *225,000
Sweek, Dr. W. O..... 100,000
Switzer, Walter 82,500
Vance, J. M..... 50,000
Willis, Charles F..... 50,000
Woodman, Dr. T. W... 100,000
*Includes business.

PRESCOTT

Hazeltine, M. B...over 100,000
Norris, T. G.....about 100,000

TEMPE

Joyce, Fred J..... 115,000
Moeur, Dr. B. B..... 60,000

TUCSON

Ballinger, H. H..... 60,000
Burchan, Gouley 50,000
Corbett, H. S..... *97,500
Davis, Dr. Stirley C... 106,000
Ginter, F. E..... 74,000
Goldschmidt, Leo 55,000
Ivancovich, John.about 160,000
Mansfield, M. H..... 127,000
Martin, A. P..... 79,500
Putnam, Cleveland ... 150,000
Reilly, John I..... 100,000
Steinfeld, Albert 115,000
Stonecypher, G. A..... 73,500
Taylor, Gus A..... *75,000
Thomas, Dr. Charles A. 108,000
Watson, Dr. Sam..... 77,000
*Includes business.

BUSINESS INSURANCE

PHOENIX

O'Malley Lumber Co.:
O'Malley, E. L..... 70,000
Southwestern Sash & Door Co.:
Pierce, N. C..... 125,000

TUCSON

Corbett, W. J., Hardware Co.:
Corbett, Hiram S..... 25,000
Southwestern Sash & Door Co., Inc.:
Roediger, W. C., Mgr.. 40,000

ARKANSAS

AUGUSTA

Gregory, Wm. N..... 190,000

BAXTER

McCloy, W. S..... 50,000

BLISSVILLE

Baker, J. P..... 50,000

CAMDEN

Brown, W. W.....over 50,000
Gaughan, T. J.....over 50,000
Meeks, J. H..... *205,000
* Includes business.

COTTON PLANT

Bush, David 100,000
Bush, S. M..... 50,000
Echols, David 100,000

CROSSETT

Gates, E. W..... 98,768

DERMOTT

Lephiew, W. H..... 59,000

DEWITT

Black, L. A..... 50,000

DUMAS

Dante, Charles ...over 50,000

EL DORADO

McKinney, H. C..... 75,000

ENGLAND

Duncan, J. B....about 75,000

FORT SMITH

Bailey, J. Mayne..... 73,000
Berry, A. Y..... 103,000
Ferguson, A. L..... 450,000
Nakdimen, I. H..... 160,000
Ney, Rudolph 60,000
Parks, J. 70,000
Sheridan, Paul 50,000
Tillis, George 55,000
Ward, Claude 55,000
Ward, J. N..... 60,000
Williams, Leon 73,000
Witherspoon, John ... 505,000

HELENA

Howe, O. W..... 100,000
Howe, J. C..... 100,000
Howe, W. H. 100,000
Lewis, T. W.....†(a)100,000
Metz, I. A..... 50,000
Moore, Jr., C. L..... 150,000
Stephens, Harry 50,000
†Business insurance.
(a)Also listed Memphis, Tenn.

HOT SPRINGS

Cole, Henry C..... 50,000
Ellis, S. C.....about 50,000
Gracie, J. M..... 92,000
Grundfast, M. 50,000
Rix, Fred N.....*2,000,000
Tribble, Dr. A. H..... 110,000
Webb, James L..... 62,500
*Includes business.

JONESBORO

Barton, Eugene 100,000

LITTLE ROCK

Alexander, L. Julian.. 50,000
Allsopp, Fred W..... 64,500
Altheimer, Maurice L.. 50,000
Anderson, Thomas M.. 80,000
Armistead, H. M..... 105,000
Baird, John P....over 50,000
Bale, Hardin 60,000
Bellingrath, Edw..... 75,000
Bellingrath, T. L..... *308,000
Bennett, H. M...about 50,000
Berger, Sr., Joseph.... 95,000
Bertner, Gus 50,000
Blakely, Dr. R. M..... 73,000
Blass, Gilbert ...about 250,000
Blass, Julian 250,000
Blunt, W. T..... 60,000
Bond, Dr. Sterling P. .....about 75,000
Boyle, John F.....over 100,000
Brooks, S. M..... *110,000
Brown, Fred I...about 50,000
Burrows, T. E..... *140,000
Bush, A. E..... 100,000
Campbell, G. H..... *175,000
Cargile, J. S..... 50,000
Carmichael, Sr., J. H. .....about 50,000
Carter, Hugh R..about 50,000
Cohn, Mrs. A. D..... 80,000
Conley, H. H..... 76,000
Cox, Clinton V....over 100,000
Darragh, Kramer.about 100,000
Darragh, T. .....over 50,000
Delony, Lawson L.over 50,000
Durrett, C. L..... 101,000
Eakin, John C..... *140,000
Elkins, M. W....about 100,000
Favor, E. M..... 50,000
Fine, Jack .....over 50,000
Finkbeiner, Otto 250,000
Franke, C. A..... 210,000
Freeman, T. B....over 100,000
Froug, Will.....about 50,000
Garwood, S. M...about 50,000
Gates, Allen 100,000
Gates, Victor A..... 80,000
Gay, T. J.....about 50,000
Gilson, Fred D..... 100,000
Grobmeyer, J. R..... *57,500
Grundfest, Sam *400,000
Gulley, W. P..... *100,000
Hall, Walter 80,000
Hampton, John R..... 123,000
Harris, Sol..... 100,000
Harrison, J. J..... 90,000
Hayes, C. E..... 50,000
Heiskell, J. N.....over 100,000
Henkle, L. H..... 50,000
Hollenberg, F. B. T... 150,000
Hollingworth, W. B... 50,000
House, Jr., Jos. W.... 200,000
Jackson, Vernon 175,000
Jacobs, T. B..... 72,000
Jones, Dr. H. Fay H... 75,000
Jones, Jesse R..... 75,000
Judd, Dr. O. K..... 54,500
Kahn, Adolph 50,000
Kahn, Alfred.....over 200,000
Kahn, Sidney L..... 250,000
Kavanaugh, C. C..... 70,000
Keliher, L. J. N..... *137,500
Kempner, Abe 50,000
Kempner, Dave 60,000
Lambertson, G. M..... 65,000
Lander, R. S..... *137,000
Leigh, J. G.....about 200,000
Lincoln, C. K..... 205,000
Lipke, G. M..... 65,000
Madison, A. F..... *50,000
Mallory, F. L..... 50,000
Matthews, Sr., Justin .....about 150,000
Matthews, Jr., Justin .....over 50,000
McCombs, Ashton P... 125,000
Mitchell, Horace..about 200,000
Mitchell, W. S..... 50,000
Moore, M. B..... 62,500
Moore, Dr. Robert B.. 63,000
Moses, C. Hamilton .....about 400,000
Moses, L. G..... 60,000
Neal, Sam 50,000
Niemeyer, F. W...over 100,000
Nossek, Abe .....over 50,000
Ogden, Dr. Mahlon D. 100,000
O'Leary, W. A..... 80,000
Owens, Grover T..... *100,000
Pace, Frank ....about 100,000
Peay, G. N..... 50,000
Peek, Robert M...over 100,000
Phillips, Arthur ..over 50,000
Plunkett, W. B..... 105,000
Poe, O. S..... 60,000
Porter, W. H....about 50,000
Powell, Samuel..... 75,000
Price, C. G..... 110,000
Priddy, Judge A. B.... 65,000
Pritchard, John H.... 125,000
Reinman, Louis 50,000
Ribenack, W. C..... 300,000
Robinson, Dr. J. M... 50,000
Rose, Clarence 100,000
Safferstone, E. ...over 50,000
Safferstone, I. L...over 50,000
Scarborough, Dr. Jas. I. 180,000
Schaad, Benj. D..... 50,000
Schaad, Oscar 50,000

Schaer, Joseph L..about 100,000
Scott, Clifton H...over 50,000
Simon, C. M..... 50,000
Simpson, J. D..... 100,000
Stanley, Jos. H..... 50,000
Stern, Eugene John... 75,000
Storthz, Joseph 50,000
Storthz, Samuel..... 250,000
Strauss, Dr. A. W. .....about 100,000
Stueber, Roy E...about 100,000
Tennebaum, A. 50,000
Thompson, B. F..... 85,000
Thompson, Roy L. .....about 200,000
Thompson, W. A..... *81,000
Tiller, J. A..... 350,000
Tiller, W. E..... 50,000
Townsend, Wallace over 50,000
Tucker, H. H....about 100,000
Vestal, Frank 50,000
Walker, Jack 85,000
Webster, J. Burton... 50,000
Weese, N. B.....about 50,000
West, S. Y.....over 50,000
Wilson, Snow R..... *250,000
Wittenberg, George H. .....over *100,000
Wolf, Herbert 150,000
Wolfort, Louis L..... 65,000
Worthen, George 81,000
Zell, Dr. A. M..... 76,000
*Includes business.

McCRORY

Thompson, Vance M.. 150,000

McGEHEE

Walchansky, Samuel... 65,000

MAGNOLIA

Goode, David A..... 60,000
Hudson, John M..... 55,000
Stonecypher, Alonzo N. 54,000

MALVERN

Cook, A. B..... *280,000

MONTICELLO

Dicken, J. J..... 125,000
Sigman, M. L..... 168,000

NEW GASCONY

Gracie, John M..... 97,000

NEWPORT

Gregory, Jas. A..about 100,000

OSCEOLA

Young, James R..... 185,000

PINE BLUFF

Couch, Harvey C.....*1,000,000
Dreyfuss, J. 50,000
Grolin, John M..... 75,000
Jones, Walker 50,000
Knox, S. Y. T..... 200,000
Langford, W. H..... 56,000
Strauss, A. 75,000
*Includes business.

PORTLAND

Noff, H. H..... 75,000

PRESCOTT

Bemis, W. N..... 164,700
Hellig, O. H..... 50,000
McRae, T. C..... 50,000

ROGERS

Felker, Wm. R..... 75,000

TEXARKANA

Blocker, C. M..... 90,000
Buchanan, James A... 1,000,000
Huckins, P. G..... 100,000
Morriss, Joshua R..over 100,000
Smith, J. T..... 50,000
Wadley, Jas. K...over 50,000

TILLAR

Wolfe, Robert H..... *192,000

WALNUT LAKE

Pickens, B. C..... *150,000

BUSINESS INSURANCE

CAMDEN

First National Bank:
Meeks, J. H., V.-Pres. 70,000

DERMOTT

Dermott Grocery & Commission Co.:
Hoffman, J. A..... 50,000

FORDYCE

Arkansas-Alabama Lumber Co.:
Banks, A. B..... 100,000

FORT SMITH

Border City Ice & Cold Storage Co.:
Mfrs. Ice & Supply Cold Storage:
Ward, Joseph N..... 50,000
Reynolds-Doris Grocery Co.:
Robertson, R. S..... 50,000

HELENA

Lewis Mill Supply:
Lewis, T. W.....(a)100,000
(a)Also listed Memphis, Tenn., business.

LITTLE ROCK

Altheimer Dry Goods Co.:
Altheimer, M. L..... 100,000
Beal-Burrow Dry Goods Co.:
Burrow, T. E..... 100,000
Big Rock Stone & Material Co.:
Eakin, John C..... 50,000
Wilson, Snow R..... 50,000
Total 100,000
Blass Dry Goods Co.:
Blass, Julian 70,000
Brooks, S. M., Advertising Agency:
Brooks, S. M..... 10,000
Saunders, E. L..... 10,000
Total 20,000
Campbell, Hart, Mallory Co.:
Campbell, Gordon ... 40,000
Coca-Cola Bottling Works of Arkansas:
Bellingrath, T. L.... 100,000
Coca-Cola Bottling Works of Missouri:
Bellingrath, T. L.... 15,000
Galloway, W. P., Co.:
Tedford, J. V..... 10,000
Grobmeyer Lumber Co.:
Grobmeyer, J. R..... 57,500
Inter-State Jobbing Co.:
Storthz, Sam 50,000
Kahn, Alfred 50,000
Madison, Smith Cadillac Co.:
Madison, A. F..... 25,000
Miller Butterworth Co.:
Miller, C. H..... 50,000
Owens & Ehrman Partnership 10,000
Pfeifer Bros. 150,000
Polloc Co.:
Berger, Sr., Joe..... 60,000
Sherman Concrete Pipe Co.:
Lander, R. S..... 75,000
Sterling Dep't Store:
Grundfest, Sam..... 250,000
Superior Builders' Supply Co.:
Cohn, M. Alvin..... 20,000
Watson & Aven:
Watson, Frank T.... 100,000
West, S. Y., & Co.:
Thompson, W. A.... 20,000
Worthen, Geo., & Co.:
Peay, G. N..... 15,000
Worthen, George ... 15,000
Total 30,000

PRESCOTT

Bemis, W. N..... 100,000

ROGERS

Ozark Cider & Vinegar Co.:
Gregory, O. L..... 25,000

TILLAR

Tillar Mercantile Co.:
Wolfe, R. H..... 105,000

WALNUT LAKE

Pickens, R. A., & Son Co.:
Adams, A. C..... 5,000
Adams, W. I..... 5,000
Borland, C. O..... 5,000
Keahy, B. F..... 5,000
Maxwell, Ray 5,000
Pickens, Burton C... 5,000
Westbrook, M. 5,000
Total 35,000

Life insurance in the language of the sailor is the "Anchor to Windward," the real last line of defense for all classes of people. We are going through a period of depression but this is no time to sacrifice our insurance. It is protection, both for ourselves, our wives, our children and our business. The man adequately insured indeed is fulfilling a trust to his dear ones and in turn the insurance companies of this great nation are aiding in the continued upbuilding of the safety of the United States and the security of the home.

JAMES ROLPH, JR.,
Governor of California.

CALIFORNIA

ARVIN

Bonsfield, Robt. E.... 50,000

ATASCADERO

Willett, Oscar L.about 300,000

BAKERSFIELD

Brock, Malcolm..... 125,000
Landson, Joseph..... 100,000

BEVERLY HILLS

Rogers, Will.....1,000,000

BRENTWOOD

Kemp, Henry P..... 57,500

CAMARILLO

Camarillo, Joseph..... 240,000

CHICO

Moulton, Dr. Dan H. over 50,000

CORCORAN

Riley, Forest..... 50,000

FALLBROOK

Moody, Frank H..... 50,000

FRESNO

Deacon, R. O..... 50,000
Helm, Frank M..... 200,000
Minturn, W. B..... 50,000
Powers, Lucius..... 200,000
Puckhaber, Chas. R... 100,000
Redlick, Abraham L.. 60,000
Wolfe, George A..... 50,000

FULLERTON

Gregory, E. S..... 270,000
King, Carlton S..... 50,000

HOLLYWOOD

Boyce, Albert H..... 51,000
Holular, Mary G. S... 75,000
Mauser, George B..... 75,000
Reed, John W..... 50,000
Sweet, Blanche (Mrs. Marshall Neilan).... 50,000
Whitley, Ross E..... 50,000

IGERNO

Pennyar, W. C....over 50,000

LE MOORE

Blakeley, Ambrose..... 100,000

LONG BEACH

Cook, J. B..... 50,000

"My association with the Equitable for 23 years reflects my interest and belief in life insurance." ($400,000).

CECIL FRANKEL
Los Angeles, Calif., July, 1932

LOS ANGELES

Allen, W. A..... 62,000
Alter, Dr. S. M..... 50,000
Ansted, Frank B..... 100,000
Anton, Dr. F. L..... 150,000
Arnold, Harold L....(e)1,225,000
Baad, Charles 50,000
Baier, Phil..... 100,000
Baker, Chas. H..... 575,000
Balch, A. C..... 340,000
Barber, John E..... 75,000
Barber, Maurice C..... 75,000
Bard, Louis L..... 200,000
Barker, C. H..... 65,000
Barker, Lambert M... 121,000
Beebe, Claude C..... 51,000
Beesemeyer, Gilbert H.1,000,000
Bell, Chas. R..... 50,000
Benson, Louis..... 100,000
Bent, Wm. L..... 90,000
Beorkinan, Dr. C. G.. 110,000
Betlingen, Wm. J..... 300,000
Binder, Geo. L..... 50,000
Bishop, William T..... 100,000
Bittenger, Geo. E..... 50,000
Bloesser, John C..... 56,000
Booth, Willis H..... 75,000
Bradford, C. R..... 70,000
Braun, F. W..... 133,670
Brent, Wm..... 100,000
Breslin, Thomas P..... 200,000
Brill, Dr. Wm..... 150,000
Bronson, D. D..... 70,000
Brown, Chester W... 160,000
Brown, Robert A..... 51,000
Browning, George L... 75,000
Brownstein, Alec..... 100,000
Brunswig, L. N..... 175,000
Brust, C. K..... 51,000
Bullock, John G.*about 1,000,000
Burns, Louis L..... 100,000
Callender, Harry..... 120,000
Carpenter, E. R..... 50,000
Chandler, Harry..... 150,000
Chanslor, W. G..... 65,000
Chaplin, Charles..about 500,000
Chester, Clarence L... 80,000
Chlavin, Sam..... 75,000
Clark, Blanch B..... 50,000
Clark, Eugene Payson. 200,000
Clarke, Robert D..... 125,000
Cobb, C. H..... 1,000,000
Cochran, Geo. I..... 500,000
Cohen, David R..... 50,000
Colyear, C. C..... 200,000
Conklin, Chester..... 50,000
Coogan, Jackie 150,000
Cooper, Jackie..... 50,000
Cooper, Milton G..... 200,000
Culver, Harry H..... 202,000
Danziger, J. M..... 50,000
Davie, R. P..... 110,000
Davies, Dr. Ray..... 115,000
Day, Harry R..... *85,000
Day, Henry B..... 100,000
DeHaven, Carter..... 50,000
DeHaven, Flora 50,000
De Mille, Cecil B..... *1,775,000
De Mille, William C... 150,000
Desmond, Wm. M.... 50,000
Dixon, Lucius Earl.... 200,000
Dockweiler, Isadore... 50,000
Doer, Albert..... 50,000
Doubleday, O. M..... 100,000
Doyle, J. J..... 200,000
Dunn, Alvin M..... 150,000
Dwan, Allen..... 75,000
Earl, Guy C..... 50,000
Eisner, Isadore..... 130,000
Elliott, Raymond S.... 150,000
Fairbanks, Douglas....1,000,000
Fay, Frank R..... 160,000
Featherstone, E. A.... 125,000
Fier, Jack..... 50,000
Ford, Freeman A..... 75,000
Ford, Jr., Tod..... 75,000
Frank, H. W..... 65,000
Frankel, Cecil 500,000
Frantz, Otto B..... 50,000
Friedman, H. 400,000
Gage, John H..... 150,000
Geissler, Edw. A..... 100,000
Giles, Milton E..... 100,000
Gillette, K. G..... 70,000
Glass, Clement S..... 103,000
Gordon, Fred V..... 200,000
Gore, Michael..... 50,000
Gottschall, Wm. M.... 60,000
Graves, B. L..... 55,000
Gray, Gordon L..... 50,000
Green, Luther H..... 50,000
Grossman, Harry..... 50,000
Gude, Albert L..... 250,000
Haggerty, L. J..... 50,000
Hamilton, Thos. F..... 75,000
Hamilton, W. A..... 50,000
Hand, B. F..... 50,000
Hanson, Ole 250,000
Hargis, A. M..... 110,000
Harris, E. B..... 77,310
Hellman, Irving H..... 1,000,000
Hellman, Marco H.... 550,000
Hellman, M. S..... 60,000
Hendryx, Dr. W. A.... 60,000
Hermance, Harry..... 402,0000
Hills, Jay C. (a)..... 3,076,000
Hirtz, Dr. N. F..... 50,000
Hogan, Thos..... 121,000
Hole, W. J..... 150,000
Hollingsworth, W. I... 60,000
Hopper, Chas. B..... 50,000
Howland, Grace E.... 200,000
Huiskamp, F. W..... 50,000
Hutson, Charles S..... *235,000
Isaacs, Louis..... 115,000
Jacobs, Jay B..... 100,000
Jaffee, Sam 150,000
Janss, Edwin..... 800,000
Janss, Harold..... 800,000
Johnson, F. D..... 95,000
Jolson, Al .....†1,000,000
Joyce, Wm. B..... 200,000
Kaufman, Sylvan..... 75,000
Keaton, Joseph (Buster) .....†1,250,000
Keeler, Fred E..... 350,000
Keller, Will E..... 150,000
Keller, Fred W..... 125,000
Kellogg, Wm. S..... 50,000
Kemp, D. C..... 60,000
Kerckhoff, H. H..... 100,000
Keuhnrich, P. Max... 115,750
Kingsbaker, A. T..... 110,000
Kingsbaker, Gilbert.... 50,000
Kingsbaker, Harry B. 100,000
Kingsbaker, L. T..... 75,000
Knudson, A. F..... 100,000
Koepfli, J. O..... .. 115,000
Lambert, Joseph E.... 75,000
Lawless, W. J..... 55,000
Leahr, Abraham..... 100,000
Letts, Jr., Arthur..... 100,000
Levee, Michael C..... 200,000
Levy, Sam G. 150,000
Lewin, Charles L..... 185,000
Lewis, Fred E..... 525,000
Llewellyn, Reese..... 100,000
Lloyd, Harold 1,000,000
Louis, Henry W..... 129,000
Loeb, Adrian..... 50,000
Loew, S. N..... 50,000
Long, Frank R..... 135,000
Longnecher, J. M..... 50,000
McCarty, Walter G. .. 150,000
McCourt, Robert L.... 102,500
McCoy, Dr. Geo. W... 281,000
McDuffie, William C...*1,100,000
McGaffney, A. B..... 75,000
McKinnie, J. R..... 110,000
McLeod, John M..... 50,000
McMullen, F. E..... 60,000
Machris, Alfred P..... *525,000
Machris, George L.....*1,000,000
Magnus, Saul..... 200,000
Manierre, George B.... 50,000
Mann, Gustave..... 50,000
Marsh, Robert..... 100,000
Marshall, E. J..... 250,000
Marshall, M. L..... 200,000
Martin, Geo. C..... 75,000
Martin, James R..... 277,000
Mayo, Luthur..... 50,000
Meserve, E. A..... 50,000
Meyer, Alexander..... 59,000
Meyer, Benj. R....over 500,000
Miller, Frank A..... 100,000
Milliron, C. J..... 120,000
Milnor, Nathan 200,000
Mines, U. U..... 185,000
Mitchell, Geo..... 121,000
Moreland, Watt..... 50,000
Moreno, Daisy D..... 100,000
Morosco, Oliver..... 250,000
Mosler, Henry G..... 75,000
Mower, Arthur 150,000
Murphy, W. K..... 205,000
Murphy, Walter M....1,732,500
Myerson, David H..... 75,000
Nagel, Geo. A..... 400,000
Nazimova, Alla..... 500,000
Newmark, Roy..... 100,000
Newport, F. P..... 100,000

Neve, A. J..... 50,000
Nolan, E. J.....1,350,000
Norswing, Knute B... 50,000
Olcovich, Emil..... 75,000
Ollier, L. J..... 50,000
O'Neil, Thomas..... 50,000
Oviatt, James..... 80,000
Parkinson, John..... 100,000
Pattison, B. M..... 100,000
Pauley, Elbert L..... 50,000
Pellisier, Frank F..... 310,000
Peyton, Valentine..... 204,000
Phillips, Lee A..... 525,000
Pickford, Mary.....1,000,000
Platt, Ben..... 150,000
Poley, C. W.....about 60,000
Porterfield, W. L..... 50,000
Post, Guy Bates c..... 150,000
Pottenger, Dr. F. M.. 168,000
Price, Frank T..... 85,000
Quirk, Albert G..... 60,000
Ramsdell, W. R..... 115,000
Ray, Charles E..... 300,000
Reid, John W..... 50,000
Reynolds, Geo..... 100,000
Rich, Geo. R..... 200,000
Richman, Abe..... 75,000
Rindt, Carl 63,500
Roberts, Turner..... 111,500
Robinson, H. M..... 115,000
Robinson, Lester L..... 50,000
Rogers, Geo. A..... 65,000
Roof, Joseph B..... 150,000
Russell, J. N..... 215,000
Sadicoff, Harry G..... 50,000
Salisian, Aram S..... 50,000
Sartori, J. F..... 50,000
Scantlin, John R..... 100,000
Schaler, C. F..... 71,700
Schendel, Wm. E..... 53,000
Schiff, Ludwig 100,000
Schmidt, Oscar E..... 200,000
Schumaker, P. F..... 75,000
Sennett, Mack..... 135,000
Shapiro, Jos..... 60,000
Shapiro, R. P..... 60,000
Sieberling, F. A..... 500,000
Siegel, Myer 100,000
Sloane, Paul H..... 175,000
Smith, Frank H..... 50,000
Smith, John..... 75,000
Smith, M. I. W..... 75,000
Snyder, Geo. H..... 125,000
Stebler, Fred..... 100,000
Steinlein, Karl 240,000
Stewart, Alex B..... 107,000
St. Clair, L. P..... 65,000
Stirdivant, W. B..... 52,000
Story, W. P..... 100,000
Swanson, Gloria.....2,000,000
Swartz, Seymour..... 100,000
Talbot, James..... 350,000
Talmadge, Constance..1,000,000
Talmadge, Norma.....1,000,000
Tanner, Charles C..... 400,000
Temple, Laura G..... 60,000
Thomas, H. D.....†1,000,000
Treanor, John G..... 261,000
Triest, Benno 100,000
Triest, Karl..... 200,000
Trunck, W. T..... 100,000
Tuggle, V. K..... 50,000
Turner, Stanley..... 75,000
Valentine, W. L..... 150,000
Van Camp, Frank..... 155,000
Velez, Lupe M..... †250,000
Vinmont, Jacques 500,000
Von Stroheim, Eric....1,000,000
Wallace, W. J..... 300,000
Washburn, Bryant 100,000
Webber, Fred..... 50,000
Weber, Charles..... 50,000
Webster, E. L.§...over 50,000
Webster, N. Rodney... 100,000
Wegl, B. A..... 50,000
Weisbarth, Abraham.. 50,000
Wheeler, Allen..... 200,000
Whitecotton, W. W.... 200,000
Wilding, Percy R..... 50,000
Wilkes, Alfred G..... 75,000
Willard, Eugene 100,000
Wilson, Leonard U.... 147,000
Wilson, Warren D.... 100,000
Winnett, Percy G..... 50,000
Wittenberg, Armin H.. 250,000
Wold, Stephen S..... 65,000
Wolfskill, Joseph..... 50,000
Woods, Harry E..... 57,000
Wreden, Carl..... 100,000
Wright, C. D..... 160,000
Zernansky, Joseph.... 59,000

* Includes business insurance.
§ Also listed Seattle.
† Business insurance.
a Also listed Boston, Chicago.
b Also listed Chicago.
c Also listed Pasadena.
(e)Also listed San Francisco.

MERCED

Hartman, Jake..... 50,000
Simonson, Stanley..... 50,000
Stevenot, Archie..... 50,000

OAKLAND

Barnwell, R. L.....over 50,000
Bowman, S. R.....over 50,000
Breuner, R. W..... 100,000
Brown, W. F. D..... 100,000
Cogswell, H. C...over 75,000
Conyes, R. A.....over 100,000
Davies, John P..... 125,000
Ebey, George 100,000
Goodrich, Leroy R.... 167,000
Hagstrom, E. A..... *100,000
Hammer, George..... 60,000
Harris, Morris L..over 60,000
Heeseman, C. J..... 65,000
Hoyt, Robert..... 125,000
Jackson, Frank....over 50,000
Kahn, Sidney S...over 50,000
Knowland, J. R....over 500,000
Lyon, Harvey..... 100,000
Maxwell, John P..... 95,000
Peterson, L. K...over 75,000
Roeth, George..... 102,000
Skaggs, M. B.....*2,000,000
Strabel, Dr. V. J..... 90,000
Stroble, E. J..... 50,000
Templeton, Robert P.. 250,000
Vierecke, George..over 50,000
Wilson, E. H.....over 50,000

* Includes Business Insurance.

ORANGE

Spennetta, J. D..... 50,000

OXNARD

Levy, Achille..... 78,000
Manchardt, L. G..over 50,000

PALO ALTO

Parkinson, J. F...about 50,000

PASADENA

Claypool, N.....over 50,000
Linnard, D. M..... 114,192
Post, Guy Bates..... 150,000
Schiffman, Dr. R..over 50,000
Thompson, J. D...over 50,000
Vogelson, E. M..... 64,000

PASO ROBLES

Paderewski, Ignace J.. 50,000

PETALUMA

Bloom, Americo J..... 50,000
Bourke, Leo A..... 150,000
Korbel, L. V..... 55,000
McNear, E. Denman.. 50,000
McNear, George P..... 271,000

POMONA

Clark, Earl.. 70,000
Elder, Charles 115,000
Lewis, F. E.. 750,000
Newcomer, P. 85,000
Reynolds, E.. 65,000
Reynolds, Sr., E. 90,000
Wilcox, W. W. 90,000

REDLANDS

Fisher, H.... 50,000
Hornby, A. C. 50,000
Hubbard, A. S. 50,000
Hubbard, H. L. 50,000
Redlands, I... 75,000

RIVERSIDE

Benson, J. S. 75,000
Miller, F.... 100,000
Mills, J..... 75,000
Pattee, H. G. 122,500
Reynolds, C. L. 100,000

SACRAMENTO

Adams, Geo..... 100,000
Bedell, Edwin..... 95,000
Betschart, Edwin..... 134,000
Bowden, Robert..... 300,000
Breuner, C. H..... †100,000
Breuner, Louis F..... †100,000
Breuner, Louis J..... †100,000
Breuner, Richard W... †100,000
Buckman, H. H..... 50,000
Campbell, W. W..... 100,000
Carly, Clarence..... 140,000
Clauss, Sr., John..... 50,000
Coffing, Claude 150,000
Dunlap, Dr..... 60,000
Elliott, W. I..... 100,000
Johns, Fred J..... 50,000
Kruse, J. R..... 180,000
Latourette, J. J..... 135,000
McClatchy, Carlos..... 250,000
Miller, Roy..... 150,000
Moeller, Bert..... 100,000
Moeller, Richard..... 100,000
Nagel, J. C..... 100,000
Pollock, Geo..... 250,000
Schnetz, Earl O..... 56,000
Swanston, Robert..... 100,000
Wilkes, Ed..... 50,000
Wilson, Jesse..... 54,500

SAN DIEGO

Belcher, F. J., Jr..... 100,000
Benbough, H. L..... 75,000
Daley, Geo. R..... 50,000
Davis, Wm. W..... 63,000
Fisher, John C....about 50,000
Fletcher, Col. Ed..... 140,000
Gilred, Philip L..... 125,000
Good, Lara P..... 95,000
Gould, Jr., E. B..... 100,000
Hakes, Herbert B..... 150,000
Heller, Milton..... 50,000
Jones, Albert J..... 50,000
Judson, Chas. Sterling. 200,000
Klickel, Emil..... 100,000
McClendon, Sam'l S... 50,000
McClintock, R. H..... 150,000
Miller, W. B..... 75,000
Putnam, Elbert H..... 100,000
Rogan, Nat..... 75,000
Scripps, Thomas C.... 100,000
Sefton, J. W..... 50,000
Winters, Carl..... 60,000

SAN DIMAS

Teague, Robt..... 50,000

SAN FRANCISCO

Abbott, Dr. Leroy C. .. 50,000
Adams, B. W..... 75,000
Albers, Frank H..... 75,000
Allen, H. B..... 125,000
Allen, W. H..... 60,000
Altman, D. J..... 55,000
Appel, Wm. A..... 100,000
Armes, George A..... 500,000
Armsby, J. K..... 50,000
Armstrong, E. W..... 75,000
Arnold, Harold L...(a)1,225,000
Arnold, Dr. Jacob D.. 66,500
Arnot, James *100,000
Arnstein, Walter..... 233,000
Asher, Albert..... 90,000
Bacon, Edward R..... 100,000
Baker, Charles H..... 575,000
Barrett, Dr. Gilbert M 50,000
Barry, Edward..... 55,000
Baxter, Alfred M..... 50,000
Bechtel, Kenneth K... 50,000
Bechtel, Stephen D.... 50,000
Bell, Paul T..... 150,000
Benioff, Geo. H..... 205,000
Berendsen, John C.... 186,298
Bernstein, Maurice.... 200,000
Bishop, R. N..... 75,000
Black, James J..... 50,000
Blair, J. B..... 70,000
Blake, Anson..... 50,000
Blumenthal, A. C..... 100,000
Blythe, Charles R.....2,250,000
Booth, F. E..... 350,000
Borden, I. L..... 125,000
Bostwick, Harry..... 75,000
Bourn, W. B..... 130,000
Bouret, Geo. R..... 100,000
Boyd, J. F..... 100,000
Bracken, Myron T.... 87,500
Brandenstein, H. U... 50,000
Brayton, Harold..... 100,000
Bru, Howard H..... 57,000
Bryan, Lloyd..... 65,000
Bunster, O. C..... 175,000
Burke, Andrew F..... 85,000
Bush, Harvey G..... 55,000
Camerlo, J. B..... 250,000
Carlisle, B. M..... 50,000
Carolon, Mrs. F. J.... 125,000
Cebrian, Harry deL.... 100,000
Cebrian, Ralph..... 250,000
Chamberlain, Lelah... 350,000
Chanslor, Joseph A.... 110,000
Chanslor, W. G..... 125,000
Chivers, Herbert C.... 111,000
Claussen, Carl G..... 50,000
Clunie, John..... 50,000
Coleman, Thomas J... 75,000
Coffey, Walter B..... 50,000
Compton, Eugene..... 100,000
Comyn, W. L..... 125,000
Conners, Geo. W..... 65,000
Costello, Jos. V..... 50,000
Costello, R. W..... *315,000
Cox, Coleman..... 100,000
Crocker, Charles T... 250,000
Crocker, Wm. H..... 58,000
Crocker, Wm. W..... 50,000
Cross, P. O..... 125,000
Crowley, Thomas..... 100,000
Cumberson, Perry..... 125,000
Danielson, Ernest G... 50,000
Dawson, H. Ward 100,000
DeLaveage, E. I..... 100,000
De Luca, D. D..... 100,000
De Szymanski, Paul... 65,000
Detwiler, A. K..... 50,000
Dole, James D.....†1,100,000
Dollar, J. Howard..... 50,000
Dollar, R. Stanley.... 50,000
Dowe, Jr., Harry S... 135,000
Duisenberg, Walter.... 50,000
Duryea, J. B..... 80,000
Eacret, Godfrey..... 75,000
Ebey, George 59,000
Eddy, Edwin M..... 100,000
Edwards, Eugene H... 170,000
Ellis, Raymond L..... 72,000
Esberg, Milton..... 50,000
Faxton, Ross S..... 200,000
Filmer, Wm. P..... 50,000
Finley, Arthur..... 50,000
Fleishacker, Herbert... 250,000
Folger, J. A..... 50,000
Foster, Wm. A. S..... 250,000
Frank, Dr. Felix..... 400,000
French, James E..... 143,275
Freyermuth, Dr. Otto G 75,000
Fricot, D. J..... 50,000
Frisselle, R. D..... 55,000
Fuller, W. P..... 100,000
Gallois, John..... 150,000
Gantner, J. O..... 75,000
Gerstle, Mark L..... 100,000
Giannini, A. P..... 350,000
Gilmore, William G.... 80,000
Girard, Wilfred J..... 55,000
Golden, Frank J..... 350,000
Golden, Isadore M.... 50,000
Goodfellow, A. W..... 77,500
Goodfellow, Hugh..... 150,000
Gordon, John..... 60,000
Goria, Dr. V. J..... 65,000
Grant, Joseph D..... 100,000
Grayson, G. W..... 100,000
Grout, Joseph I..... 100,000
Guggenheim, Bert..... 125,000
Haas, Abraham..... 100,000
Hammond, John E.... 50,000
Hammond, W. P..... 200,000
Hannam, W. H..... 125,000
Hansen, John R..... 60,000
Harrison, H. O..... 250,000
Harvey, J. Downey.... 60,000
Heller, Edward H..... 100,000
Heller, Leonard G..... 75,000
Heller, Walter S..... 50,000
Herrscher, Edmond E. 50,000
Hill, Harry..... 325,000
Hind, Geo. U..... 320,000
Hitchcock, Mervyn E... 55,000
Hodkinson, W. W..... *114,000
Hoey, Miss Eugenia M. *77,000
Hopkins, Timothy..... 100,000
Hutchison, E. Elmore.. 50,000
Irvine, James..... 500,000
Irvine, John H..... 500,000
Jackling, Daniel C..... 400,000
Jackson, H. W..... 135,000
Jellinek, Dr. E. D..... 95,000
Johnson, Albert W. V. 114,000
Judson, Paul K..... 100,000
Kaufman, Sylvian S.... 125,000
Kehrlein, Jr., Emil.... 72,310
Kehrlein, O. D. F..... 67,000
Kelloway, Everett A... 60,000
Kentfield, E. E..... 50,000
Kern, Albert E..... 75,000
Kingsbury, Dr. B. C... 50,000
Klitgaard, C. J..... 51,000
Koster, F. J..... 79,500
Kraner, W. A..... 100,000
Krenz, Oscar R. W.... 110,000
Kyne, Peter B..... 275,000
Lachman, Henry..... 56,000
Lamb, George W..... 87,000
Langdon, J. R..... 50,000
Lange, Eric..... 98,750
Lansburgh, G. A..... 80,000
Law, Dr. Hartland... 58,000
Law, Herbert E..... 200,000
Lawrence, Andrew M. 200,000
Lawson, John..... 100,000
Lee, Donald..... 100,000
Lesser, Harry..... 50,000
Lesser, Moe..... 150,000
Lester, A. M..... 75,000
Levin, Samuel H..... 84,000
Lewis, De Lancey..... 190,000
Lewis, Edw. G..... 100,000
Liebes, Leon..... 250,000
Linderman, Fred..... 86,310
Loeb, Samuel S..... 70,000
Lowe, Bernard..... 100,000
Lurie, Louis R....over1,000,000
Lynch, Robert L..... 90,000
Lyon, P. H..... *175,000
McBean, Athol..... 100,000
McCargar, J. B..... 69,000
McCormick, Charles H.†1,000,000
McCutcheon, Edw. J.... 50,000
McGilvray, John D... 50,000
McNear, George P..... 271,000
McNear, Geo. W..... 300,000
Magnin, Grover..... 250,000
Mahoney, A. F..... 100,000
Martin, Walter S..... 110,000
Mason, James R..... 75,000
Mayer, Henry L..... 50,000
Menuhin, Yehudi 50,000
Metcalfe, George T... 100,000
Milburn, J. J..... 65,000
Miller, R. E..... 100,000
Monson, Charles 50,000
Moon, Merle B..... 155,000
Moore, W. N..... 250,000
Morrow, J. H..... 60,000
Morse, S. F. B..... 110,000
Munro, M. E..... 78,920
Murphy, Leland..... 50,000
Nutting, Franklin..... 110,000
Olson, O. J..... 132,500
Otis, James..... 100,000
Pagannini, C..... 55,000
Parr, J..... 150,000
Patrick, A. R..... 100,000
Peacock, Elisha L..... 100,000
Peak, G..... 125,000
Piers, Charles..... 100,000
Pike, Charles W..... 75,000
Pike, P. H..... 100,000
Pike, P. M..... *150,000
Pike, Roy M..... 235,000
Presher, Ralph A.... 100,000
Ransohoff, James..... 100,000
Ray, Martin E. 65,000
Rees, Claude..... 82,000
Robbins, Dr. E. W.... 50,000
Robbins, Percy A..... 100,000
Rolph, Jr., Gov. James 1,084,000
Rolph, Thomas..... *50,000
Rosenstein, Al M..... 100,000
Rossi, Angelo..... 50,000
Rothchild, A. L..... 800,000
Ruggles, Howard E.... 50,000
Rusconi, Louis..... 125,000
Russell, A. J..... 75,000

A Policy is Considered a COVENANT by The CANADA LIFE Assurance Company Established 1847

NEVER MORE APPRECIATED

Chicago, July 27, 1932.

Editor, The Spectator:

You have me correctly listed as owning $383,090 of life insurance. I regret it is not more.

Throughout all this depression life insurance is the one investment of which I have knowledge which has been worth one hundred cents on the dollar and which we have reason to believe will continue to be worth one hundred cents on the dollar.

I think it very clear that the benefits of life insurance never have been so fully understood and appreciated by the people generally as at present. Many of our most deserving citizens very unselfishly are making many sacrifices of personal enjoyment in order to protect their loved ones and their creditors by the proceeds of life insurance policies.

It seems to me that no other course is more worthy and commendable.

ISAAC MILLER HAMILTON,
President, Federal Life Insurance Company.

INTERESTING NATIONAL FACTS

THE NATIONAL LIFE AND ACCIDENT INSURANCE COMPANY SHIELDS YOU

1. The National now has assets of more than $32,000,000.

2. The National has $1.46½ of assets for each $1 of legal liability.

3. The National owns government, state, county, and municipal bonds to the extent of more than $13,000,000.

4. The National has invested in real estate first mortgages, with loans based on 50% or less of property value, more than $13,500,000.

5. The National owns and exclusively occupies its modern Home Office Building, valued at approximately $1,250,000.

6. The National paid over $20,500 in claims to policyholders each working day during 1931.

7. The National has total life insurance in force of approximately $325,000,000.

8. The National has approximately 2,000,000 Shield Policy-holders whose interests are served by more than three thousand Shield Men in one hundred and twenty-five District offices in twenty-one states.

9. The Shield Man is proud of the fact that he has a Shield Policy for every member of the family including the baby.

10. The National owns and operates Radio Station WSM, which has been on the air for seven years with daily programs of entertaining and helpful features.

THE NATIONAL LIFE AND ACCIDENT INSURANCE CO., Inc.
HOME OFFICE NATIONAL BUILDING
NASHVILLE, TENNESSEE

Tune in on WSM

Rylatt, H. E..... 50,000
Saling, Walter 85,000
Salz, Ansley K..... 111,515
Saroni, Louis..... 250,000
Saunders, H. J..... 53,000
Saunders, L. G..... 50,000
Saxe, H. A..... *185,000
Scott, A. L..... 62,000
Seatene, H. M..... 300,000
Selfridge, Grant L.... 60,000
Senderman, B..... 55,000
Sharon, Fred..... 50,000
Shaw, Benjamin F.... 50,000
Simonton, Wm. A.... 100,000
Slade, S. E..... 100,000
Smith, Ernest R..... 65,000
Smith, George D..... 100,000
Snodgrass, Harold G. about 255,000
Snow, Karl 53,000
Spector, David..... 250,000
Steele, D. H..... 50,000
Stein, Dr. A. T. A... 50,000
Stillman, Dr. S..... 75,000
Stephenson, Robt. L.. 50,000
Stewart, Ashley O..... *635,000
Stewart, O. A..... 175,000
Strasburger, I..... 100,000
Sullivan, W. H..... 90,000
Swett, Dr. Wilber F... 57,450
Talbot, James..... 350,000
Talbot, W. C..... 50,000
Taylor, Robert B..... 100,000
Thomas, E. J..... 100,000
Thompson, Joseph S... 135,000
Tropp, Egon..... 100,000
Tyson, James..... 350,000
Varney, T. H. B..... 240,000
Vincent, A. H..... 250,000
Vincent, Frederick..... 60,000
Vogel, S. J..... 75,000
Walker, P. J..... *85,000
Walkup, Ward G..... 130,000
Waller, Charles W.... 120,000
Wangenheim, E. S..... 100,000
Warren, Charles A.... 112,500
Weil, Eli H..... 100,000
Weinstein, Isidor..... 125,000
Weinstock, Robert..... 75,000
Werner, Frank..... *300,000
Werner, Wm. R..... 110,000
Whipple, Howard..... 94,000
Whitelaw, T. H. P.... 140,000
Wickett, F. A..... 100,000
Williams, Benjamin.... 50,000
Witter, Dean G..... 115,000
Wobber, Herman..... 220,000
Wolfsen, A. H..... 120,000
Wren, Grant H..... 56,000
Wyatt, Dr. C. W..... 50,000
Zellerback, Harold L... 50,000
Zellerback, J. D..... 75,000
Zuckerman, Herbert... 60,000
Zuckerman, Maurice... 150,000

* Includes business insurance.
†Business insurance.
a Also listed Los Angeles.

SAN JOSE

Baiocchi, Dr. A. J.over 50,000
Bigley, Charles ...over 50,000
Blum, Max .....over 50,000
Canelo, Dr. C. Kelly over 50,000
Canelo, Harry ...over 50,000
Gattuccio, Dr. Bart over 50,000
Gray, Dr. George.over 50,000
Greco, Victor V..over 50,000
Halla, William ...over 50,000
Harlan, O. A.....over 50,000
Hartmann, Joseph over 50,000
Herschbach, Thomas over 50,000
Trousdell, L. C....over 50,000
Yin, James .....over 50,000

SAN RAFAEL

McNear, E. B..... 150,000

SANTA ANA

Crookshank, A. J..over 100,000
Hurwitz, Sam..... 100,000
Utt, C. E..... 107,000

SANTA MONICA

Schader, Carl F..... 98,700

SANTA ROSA

Finley, Ernest L..... 110,000
Goff, F. E..... 75,000
Hall, Frank N..... 50,000
Reid, Frank P....over 50,000
Rosenberg, Fred. S.... 100,000

SEBASTAPOL

Hotle, William....over 50,000

STOCKTON

Brisbois, N. M..... 85,000
Holt, A. B..... 57,000
Holt, P. E..... 69,000
Kemp, J. H..... 50,000
Klein, J. M..... 80,000
Klein, S. D..... 70,000
O'Connell, P. 50,000
Schuler, J. W..... 85,000
Weaver, H. L..... 100,000
West, F. A..... 68,500
Wilkinson, E. D..... 68,000

TORRANCE

Henrie, W. C....about 50,000

VACAVILLE

Akerly, Geo. P..... 50,000

VAN NUYO

Rasor, Jesse A..... 75,000

VISALIA

Burke, James M..... 90,000

WOODLAND

Hiatt, P. J..... 50,000
Hughes, Ray E..... 50,000

BUSINESS INSURANCE

ELMONTI

Temple, Walter P., Oil Producers:
Kauffman, Milton.... 40,000

EXETER

Cobb & Doflemeyer.... 80,000

LOS ANGELES

Chester, C. L., Productions, Inc., Motion Picture Producers:
Chester, Clarence L... 70,000
DeMille, Cecil, Motion Picture Corporation:
DeMille, Cecil..... 1,000,000
Globe Packing Company 100,000
Goldschmidt Bros..... 90,000
Hamburger, A., & Sons 800,000
Isaacs, Louis & Max... 80,000
Los Angeles Soap Co., Soap Mfrs.:
Merrill, Frank H..... 100,000
Metro - Goldwyn - Mayer Co.:
Hunt Stromberg..... 300,000
Millerton, C. O..... 100,000
Moreland Motor Truck Co., Motor Trucks:
Mooreland, Watt L... 150,000
Mutual Estates Company, Personal Investments:
Bittinger, George E.. 30,000
Newberry Electric Corp., Electrical Engineers and Contractors:
Arbogast, Glenn E... 50,000
Peck Hills Furniture Co. (b)
Hills, Jay C. 1,223,500
Other officers.....1,000,000

Total 2,223,500

Schenck, Jos. M., Motion Picture Corporation:
Keaton, Joseph (Buster) 1,250,000
Sun Drug Co..... 200,000
Thomas Productions, Inc.:
Thomas, H. D., Pres..1,000,000
Union Auto Insurance Co.:
Newberger, G., Pres... 75,000
Warner Brothers Pictures, Inc.:
Jolson, Al..... 1,000,000

b Also listed Chicago.

OAKLAND

Hagstrom, E. A..... 100,000
Kahn, Irving H..... 100,000
Laher, F. J..... 100,000
Pohlman, S. C..... 100,000
Rosemond, W. B..... 100,000
Smith Bros..... 50,000

PASADENA

California Hotel Co., Pasadena; Wilshire Bord. Hotel Co.; Los Angeles; Ambassador Hotel Co., Atlantic City:
Linnard, D. M..... 515,000

REDLANDS

Sunset Orange Co.:
Moore, F. W..... 25,000
Moore, L. L..... 25,000

Total 50,000

RIVERSIDE

Reynolds, Geo. N. & Co., Retail Merchandise:
Reynolds, Charles L.. 50,000

SACRAMENTO

Breuner, John, Co., House Furnishings:
Breuner, Clarence H. 100,000
Breuner, Louis F..... 100,000
Breuner, Louis J..... 100,000
Breuner, Richard W.. 100,000

Total 400,000

Weinstock, Nichols Co.:
Weinstock, H..... 50,000

SAN FRANCISCO

Bunting Iron Works Oil and Mining Machinery:
Scott, George A..... 40,000
Carlisle, A., & Co., Stationers:
Carlisle, B. M..... 50,000
Chanslor & Lyon Co., Auto Equipment:
Lyon, P. H..... 150,000
Continental Furniture Mfg. Co.:
Spiegelman, M..... 35,000
Federal Drilling Co.:
Pike, P. M..... 50,000
Hale Brothers.....over 300,000
Hawaiian Pineapple Co.:
Dole, James D.....1,100,000
McCormick Company:
McCormick, Chas H..1,000,000
O'Connor, Moffat & Co., Dry Goods:
Costello, R. W..... 200,000
Progressive Motion Picture Co.:
Hodkinson, Wm. W... 100,000
Republic Supply Company:
Pike, P. M..... 50,000
Rolph, Mills & Co., Shipping and Commission:
Mills, H. B..... 20,000
Rolph, Thomas..... 20,000

Total 40,000

Sterling Furniture Co.:
Saxe, H. A..... 50,000
Tillman & Bendell, Inc., Grocers and Mfrs.:
Tillman, Frederick A. 100,000
Walker, P. J., Co., Builders:
Walker, P. J..... 100,000
Willig Bros.:
Willig, Edward 25,000
Willig, Lewis 25,000

VENICE

Abbott, Kinney Co., Amusements:
Kinney, Thornton.... 85,000
Kinney, Sherwood.... 20,000

Total 105,000

COLORADO

BERTHOUD

McCarty, Dr. D. W..... 90,000

BOULDER

Grill, Ernest..... 100,000
Jones, James T..... 75,000
Latorra, John.....over 50,000
Mark, Hugh.....over 50,000
Miller, Le Roy.....over 50,000
Persons, H. B.....over 50,000
Spencer, F. R., M. D... 110,000

COLORADO SPRINGS

Adams, C. B..... 67,500
Armstrong, W. R..... 75,000
Brandenburg, E. C..... 80,000
Brown, Dr. J. H..... 100,000
Campbell, J. M..... 75,000
Chapman, J. A..... 500,000
Conway, Frank R..over 50,000
Conway, Dr. L. A.... 100,000
Corley, W. D..... 100,000
Cowan, William U..... 50,000
Davis, Walter C..... 616,500
Dennis, Dr. Frank L.. 60,000
Dern, J. D..... 75,000
Dodge, C. P..... 150,000
Edgar, C. V..... 100,000
Forster, Dr. Alexius M. over 100,000
Gilbert, Dr. Burton G.. 50,000
Godwin, W. G..... 50,000
Haigler, A. W..... 50,000
Hemming, Wilmer D... 160,000
Kimball, R. H..... 73,000
Kirkwood, T. C..... 50,000
Law, Russell..... 82,000
Lewis, Raymond..... 60,000
Livermore, R. M..... 50,000
Lowell, J. R..... 55,000
Marksheffel, A. W.... 60,000
Mason, Jr., William... 50,000
McCauley, L. T..... 50,000
McClung, Wm. E..... 50,000
McIntyre, James E..... 100,000
McIntyre, Otis E..... 50,000
Pauley, Dr. G. W..... 80,000
Pearce, Wilbur C..... 65,000
Shoup, Merrill.....over 50,000
Shoup, O. H..... 121,500
Shoup, Jr., O. H..... 86,000
Shoup, Verner..... 50,000
Sinton, Herbert G..... 51,200
Taylor, Mrs. F. M. P.. 188,000
Tutt, Charles L..... 560,000
Webb, Dr. G. B..over 195,000
Weimer, C. D..... 50,000
Weimer, Melvin..... 55,000

DENVER

Adams, Jr., Frank W... 50,000
Baker, C. R..... 70,000
Ball, Max W..... 50,000
Bardwell, R. J..... 50,000
Barr, John L..... 72,000
Baum, Dr. Harry L... 100,000
Bayless, Dr. D. C..... 55,000
Bennett, H. W..... 116,000
Berger, G. B..... 95,000
Blake, P. W..... 160,000
Blanchard, Dr. W. E.. 75,000
Boettcher, Charles 180,000
Boettcher, Claude K... 1,089,580
Bonney, S. G..... 50,000
Botterill, Tom 100,000
Boyd, Dr. Earl J., D.D.S. 50,000
Bramley, Dr. J. R..... 50,000
Brandenburg, E. C..... 90,000
Brown, Mrs. J. J..... 250,000
Burlingame, W. E..... 59,000
Campbell, Mrs. L. E... †80,000
Campbell, J. M..... 85,000
Carmody, Dr. T. E..... 192,000
Carson, Jos..... 50,000
Chambers, John..... 50,000
Church, Arthur P.... 60,000
Clay, C. F.....over 100,000
Corbin, P. S..... 53,000
Darrow, Dr. C. Howard 55,000
Davis, R. H..... 75,000
Dunklee, E. V..... 50,000
Evans, John 281,000
Evans, Mrs. John..... 200,000
Farmer, Frank 200,000
Felt, C. Z..... 100,000
Fisher, Mrs. M. F..... 70,000
Flower, John S..... 120,000
Fortune, J. F..... 100,000
Fowler, Dr. O. S..... 100,000
Furgeson, W. H..... 200,000
Gates, C. C.....over 100,000
Greene, Dr. Lawrence.. 100,000
Guldman, L. H..... 65,000
Hall, R. R..... 150,000
Harris, G. W..... 150,000
Harris, Homer H..... 250,000
Haskell, G. E..... 55,000
Heller, Simon J..... 55,000
Hodnette, M. G..... *255,000
Holme, Peter A..... 75,000
Howard, T. Leon..... 180,000
Humphrey, Jr., A. E.. 160,000
Huntington, John.about 175,000
Jones, W. H..... 100,000
Kassler, Charles M.... 52,000
Kassler, Edwin S..... 52,000
Kemper, Benj. 150,000
Kirchoff, F. J..... 75,000
Kistler, Frank E..... 950,000
Kistler, W. H..... 100,000
Kizenska, J. A..... 72,000
Knight, C. E.....over 75,000
Kountz, H.....over 100,000
Krohn, D. H..... 65,000
Kruger, John F..... 80,000
Leonard, W. H..... 200,000
Levy, Robert..... 72,000
Lewis, A. D..... 306,000
Lionore, W. H..... 200,000
Long, Robt. P. 75,000
MacCarthy, M. S..... 50,000
Mack, Louis W..... 50,000
Marsh, R. K..... 100,000
Mayer, Adolph 100,000
Miller, D. G.....about 50,000
Milliken, W. B...about 50,000
Moroy, J. W..... 225,000
Mullen, R. G..... 75,000
Murphy, J. P..... 50,000
Myer, W. W..... 500,000
Neustetter, Myer 600,000
Newton, J. Q..... 110,000
Noll, J. G..... 260,000
Olinger, George 300,000
Petriken, W. L..... 300,000
Platt, A. M..... 71,000
Radinsky, Abraham D. 69,000
Reid, Robert H..... 50,000
Reynolds, W. O..... 137,000
Robertson, L. K..... 150,000
Rollins, E. H..... 100,000
Root, R. T..... 50,000
Ross, C. L..... 75,000
Rude, Isadore 75,000
Schmidt, Fred R..... 63,000
Scholtz, E. L..... 50,000
Scholtz, Wm. O..... 50,000
Schuyler, Karl 200,000
Scott, William E..... 400,000
Shaw, Carl G..... 75,000
Shaw, George H..... 150,000
Shwayder, Jesse 125,000
Sigman, L. K..... 100,000
Smedley, Dr. V. C.... 100,000
Spangelberger, Dr. M. A. 50,000
Spencer, Jr., W. A..... 60,000
Stewart, Albert H..... 50,000
Suchotzki, Chas. V..... 125,000
Taylor, Ralph F..... 50,000
Thomas, Lester C..... 120,000
Thomasson, E. M..... 60,000
Tidwell, W. D..... 50,000
Traylor, M. E..... 175,000
Trott, A. B.....over 100,000
Underhill, C. 60,000
Utter, L. B..... 125,000
Van Mater, H..... 50,000
Waldman, D. M..... 175,000
Warner, A. H..... 50,000
Watlington, W. H.... 90,000
Wells, Charles E..... 65,000
West, W. M..... 160,000
Wheeler, Stephen 75,000
Whiteley, Dr. Philip W. 61,000
Wimbush, H. G. S.... 75,000
Yeager, Rex B..... 160,000

ELIZABETH

Platt, Arthur S..... 50,000

GREELEY

Owens, Charles V..... 82,500

LAMAR

Marshall, Henry C.... 50,000

As life insurance affords the only means by which one's future earnings can be made available in event of death, it has become universally indispensable as a protection for one's dependents and his business and through the later years surrender value of present day policies affords a safe and certain way of providing for the insured's old age when his earning capacity is likely to diminish. The strict supervision of life insurance companies by the State and the rigid limitations the laws throw around the investment of their funds justify the confidence the public has in their great stability and safety.

WILLIAM H. ADAMS,
Governor of Colorado.

LONGMONT

Andrews, Dr. John... 110,000
Harris, Lloyd C..... 110,000
Ludlow, Carl T..... 65,000

PUEBLO

Davis, Sam'l E...about 90,000
Gast, R. S..... 135,000
Green, R. D..... 50,400
Grigsby, Jos. D..... 75,000
Pepper, Joseph 55,000
Power, C. N..... 100,000
Sweeney, Geo. H..... 75,000

TRINIDAD

Aiello, John 150,000
Cosfigan, Dr. D. D..... 60,000
Henrifze, Tom W..... 100,000
Huddleson, J. C..about 50,000
Sherman, J. F...about 50,000
Taralino, Joe 50,000

BUSINESS INSURANCE

DENVER

Ayres, F. C., Mercantile Co.:
Barr, John L..... 100,000
Columbine Anthracite Co. 120,000
Daniels & Fisher Department Store..over 75,000
Gano-Downs Clothing Co. 300,000
Hardesty, The R., Mfg. Co.:
Hardesty, Rudd..... 50,000
Knight-Campbell Music Co.:
Campbell, Mrs. Lillian E. 80,000
Noll, The James G., Lumber Co.:
Noll, James G..... 210,000
Wells, Charles E..... 30,000

LAMAR

Valley Department Store Co.:
Adams, John Pearl, Pres. 15,000
Adams, John Robert, V.-Pres. 12,500
Kelsey, Frederick H., V.-Pres. 15,000
Kirkpatrick, Glenn E., Treas. 12,500
Total 55,000

PUEBLO

Brown, J. S., Mercantile Co. 100,000
Colorado Motor Car Co. 50,000
Herman Dept. Store:
Herman, A. 35,000
Nuckolls Packing Co.: 100,000
White & Davis..... 50,000

CONNECTICUT

ANSONIA

Farrel, Alton 800,000

BRANFORD

Hammer, Waldemar T. over 50,000

BRIDGEPORT

Bassick, Edgar W..... 135,000
Mills, F. L..... †50,000
Parrott, Henry R..... 62,000
Robertson, R. H. M. over 50,000
Warner, Bradford G... 250,000
Wolfe, Edmund S..... 225,000

BRISTOL

Barnes, Fuller...about 1,000,000
Page, De Witt..about 500,000
Sessions, Albert L..... 86,000

CHESIRE

Klimpke, Paul 50,000

DANBURY

Buzaid, Joseph...about 110,000
Lee, Frank H.....*1,000,000
Mallory, H. B...about 500,000
Mercier, W. C....about 50,000
*Includes business.

GREENWICH

Rupprecht, Fred W.... 55,000

HARTFORD

Allen, Harry A..... 50,000

It gives me very great pleasure to cooperate with you in your endeavor to impress upon the public the value of life insurance.

I began taking out policies when I was a very young man and have found that I have had not only excellent protection, but also a reasonably good return on the investments.

Particularly at this time of a business depression, life insurance should appeal to people who wish to provide for their families and to place their savings in safe hands.

Very truly yours,
W. L. Cross,
Governor of Connecticut.

Allen, Walter B...over 50,000
Bissell, Richard M..... 50,000
Bond, Harry S..... 150,000
Chesky, William 50,000
Cole, Richard H..... 50,000
Elsner, Solomon 50,000
Engelman, Harry 50,000
Fuller, Alfred C...over 1,000,000
Garvan, John S..... 200,000
Goodrich, R. M..... 100,000
Goodwin, Charles A... 50,000
Goodwin, Edward S... *490,000
Hartman, Emanuel .. 50,000
Hartman, Morris 50,000
Heublein, Arthur C.... 50,000
Holden, Benedict M.... 50,000
Huntington, Robert W. over 50,000
Kohn, Jerome H..... 50,000
Kohn, Sol 50,000
Lake, Everett J..... 50,000
Lewis, Joseph S..... 50,000
Levy, Joseph P..... 50,000
Lyon, Bernhard 100,000
Merrill, S. M..... 50,000
Noble, Kenneth B..... 50,000
Porter, John 275,000
Renschler, Frederick B. 1,000,000
Russell, Robert W.over 50,000
Shepard, Charles E.... 100,000
Soby, Ralph 100,000
Toretsky, Barney 50,000
Toretsky, Joseph 50,000
Wiegel, Joseph H..... 50,000
*Includes business.

MERIDEN

Schwartz, Michael ...†1,000,000

MIDDLETOWN

Meech, G. Ellsworth.. †100,000
Wadsworth, C. S..... 200,000
† Business insurance.

NAUGATUCK

Brennon, Carlton..over 50,000
Whittemore, Jr., Harris 50,000

NEW BRITAIN

Donnelly, H. J....over 50,000

NEW HAVEN

Adams, Albert C..... 70,000
Brewster, Fred F..... 1,500,000
Clark, Francis F.about 300,000
Day, Jules G.....over 100,000
Goodrich, Walter H. over 100,000
Griest, Herbert M..... 55,000
Hall, Lawson 50,000
Higgins, Frank J..... 100,000
Mayo, V. J..... 200,000
Mead, R. B.....over 50,000
Nicolas, Chas. R..... 100,000
O'Keefe, Arthur B.over 100,000
Stoddart, Jr., Carlos T. 50,000
Wallace, Thomas 110,000
Weibel, Joseph A..... 75,000
Winslow, Burnside..... 300,000
* Includes business.

NEW LONDON

Palmer, George T..... 200,000
Palmer, Percy S..... 100,000

NORWALK

Cavanaugh, John J... 115,000
Glover, John M..... 60,000
Kantor, Sam'l J..... 50,000
Keeler, S. J..... 50,000
Logan, Frank G..... 50,000
Maychoff, N. M..... 200,000
Montgomery, F. H.... 100,000
Raye, Wm. H..... 125,000
Thompson, C. L..... 50,000

NORWICH

Carpenter, Louis..over 227,500
Ely, Grovesnor ...over 100,000
Hitchon, Sr., Walter over 50,000
Land, Harry ....about 50,000
Levin, Michael ..about 50,000
McNicol, Alex 85,000
Porteus, John 70,000
Slosberg, Jacob..about 100,000
Worth, Joseph...about 75,000

ROCKVILLE

Maxwell, Francis 450,000
Maxwell, William 373,000
Sykes, David A....over 50,000
Sykes, George E..... 100,000

ROXBURY

Anderson. J. M..... 50,000

SOUTH MANCHESTER

Cheney, Charles 230,000
Cheney, Mary Bell.... 515,000

STAMFORD

Allen, Walter C..... 200,000
Guggenheim, Max 350,000
Skiddy, Wm. W..... 100,000

WATERBURY

Anderson, Dr. H. G... 50,000
Coe, Benj. L..... 75,000
Chase, Fred. S...about 1,000,000
Goss, John 150,000
Hilliard, Miss Mary... 100,000
Mills, G. H..... 50,000
Raffel, L. M..... 110,000

WEST HARTFORD

Altruck, J. C..... 100,000
Anthony, Graham H.. 50,000
Cotton, Herbert M.... 100,000
Gruber, Israel 80,000
Hughes, R. P. B..... 50,000
Kauffman, E. N..... 50,000
Steane, W. H..... 75,000

WESTBROOK

Rice, A. E..... 50,000

BUSINESS INSURANCE

BRIDGEPORT

Bridgeport Screw Co.:
Farrell, William H... 50,000
Mills, F. L., Co.:
Mills, F. L..... 50,000

CHESIRE

Chesire Coal Co.:
Klimpke, Paul 50,000

DANBURY

Lee, Frank H., & Co., Hat Manufacturers:
Lee, Frank H..... 100,000

HARTFORD

Armstrong, E. G..... 60,000
Berry, P., & Sons, Inc.:
Berry, James P..... 100,000
Gross, Lewis I..... 75,000

MERIDEN

Miller, Edw., Co., Lamp Manufacturers:
Schwartz, Michael... 1,000,000

MIDDLETOWN

Meech & Stoddard, Inc.:
Blatchley, C. M..... 25,000
Meech, G. Ellsworth.. 100,000
Total 125,000

NEW HAVEN

Associated Seed Gross, Inc.:
Woodruff, Frank T... 100,000
Berger Bros. Mfg. Co.: each about..... 200,000
Goodrich & Co., Walter H., Oils & Gasoline:
Goodrich, W. H..over 100,000
Greist Mfg. Co., Mechanical Specialties:
Greist, H. M..... 50,000
Jacob & McGann:
Jacob, George 10,000
McGann, Michael F... 10,000
Total 20,000

NEW MILFORD

Robertson Bleachery & Dye Works, Inc.:
Robertson, Chas. N.. 100,000

SOMERVILLE

Somerville Mfg. Co.:
Kenney, Geo. E..... 30,000

WATERBURY

Westover School:
Hilliard, Miss Mary... 50,000

DELAWARE

BRIDGEVILLE

Cannon, Harry L..... 100,000

MILFORD

Mulholland, Henry H. 60,000

SEAFORD

Allen, Wm. F.....over 50,000
Moore, Victor A...over 50,000
Morgan, William K. over 50,000
Rhea, O. D.....over 50,000
Simon, E. A.....over 50,000

WILMINGTON

Bacon, Walter W.about 500,000
Blatz, John B..... 150,000
Blatz, Wm. C..... 200,000
Carpenter, Jr., J. L. over 50,000
Coyne, William 300,000
Du Pont, Belin...over 2,000,000
Du Pont, Eugene E... 300,000
Du Pont, Francis.about 750,000
Du Pont, Frank...over 200,000
DuPont, Irénée 1,000,000
Du Pont, Lammot.... 1,000,000
Du Pont, Jr., Lammot. 100,000
Du Pont, Pierre S.... 7,000,000
Hyatt, John P..... 65,000
Huber, George F..... 200,000
Johnson, Wm. P. ... 75,000
Lackey, F. D..... 250,000
Lauritsen, Allen L.over 250,000
Radcliffe, Harry D..... 88,000
Raskob, John J....over 200,000
Scott, H. P..... 100,000
Simonton, W. A..... 100,000
Tallman, Frank G..... 50,000
Thompson, H. B..... 110,000
Vogel, Joseph A..... 566,333
Ward, George B..... 100,000
Warner, Charles.about 300,000

DISTRICT OF COLUMBIA

WASHINGTON

Adams, Eugene ..over 125,000
Allen, George E..... 100,000
Berman, Hyman *55,000
Blake, Harry 100,000
Browning, Wm. L..... 125,000
Burrell, M. C..... 50,000
Choate, H. Lawrence. 101,000
Connolly, M. J..... 200,000
Corley, Karl W..... 1,000,000
Crandall, H. M..about 225,000
Cranford, J. H....over 50,000
Crawford, Geo. H.... 115,000
Davis, Meyer 1,000,000
Evans, Jr., Joshua... 60,000
Fawcett, J. S.....over 50,000
Flather, W. J..... 150,000
Fleming, Robert F.... 100,000
Fowler, John E..... 150,000
Goldnaimer, Marc..... 400,000
Griffith, W. W..... 120,000
Harris, George 145,000
Hayes, Charles D..... 50,000
Hayes, William E..... 55,000
Hendricks, J. T..... 50,000
Hill, Wm. A..... 100,000
Himes, Joseph H.....*1,250,000
Hinckley, R. H..... 50,000
Hogan, Frank J..... 50,000
Hopkins, Dr. H. C..over 150,000
Hynson, Richard W... 60,000
Johnson, Walter 50,000
Kann, Louis 100,000
Kaufman, Edmund I... 1,200,000
Kronheim, Milton 120,000
Lesh, Paul E. 51,000
Lisner, Abraham 75,000
Luchs, M. J..... 100,000
Luttrell, N. H..... 150,000
Lyon, R. B.....over 75,000
Lyon, Simon 100,000
Mather, E. J..... 168,500
McAtee, Camden R... 51,000
McLean, E. B.....over 50,000
Milans, Joseph H..... 175,000
Moore, Allen F..... 281,000
Moore, Dr. A. B..... 250,000
Moran, C. E..... 178,000
Murrell, Hugh L..... 50,000
Myers, George H..... 50,000
Newmeyer, A. L..... 300,000
Nicholson, Joseph H. over 100,000
Nordlinger, Gerson .. 80,000
Noyes, Frank 125,000
Nugent, George A..... 60,000
O'Brien, Clarence A... *135,000
O'Hara, Raymond 60,000
Peckham, Frank 51,000
Peyser, Julius I..... *435,000
Richards, R. W..... 50,000
Richardson, Wm. E... 50,000
Ridgway, Franz H.... 60,000
Rust, Jr., H. L..... 50,000
Schneider, T. F..... 80,000
Shannon, Herbert T.. 100,000
Sigmund, Abraham .. 150,000
Sigmund, Albert 100,000
Slaughter, Laurence A. 100,000
Smith, H. C..... 50,000
Steuart, Guy Thomas.. 57,000
Walker, Harold 109,000
Wardman, Harry 1,000,000
West, W. H..... 50,000
Wilkins, J. H..... 200,000
Wolf, Alexander 75,000
Wolf, Harry 75,000
Woodward, Donald ... 95,000
Wyatt, Walter 105,000
* Includes business.

BUSINESS INSURANCE

Himes, Joseph H., Company:
Himes, Joseph H..... 1,000,000
University of Washington:
Marvin, Dr. C..... 60,000

FLORIDA

APALACHICOLA

Montgomery, S. E..... 65,000
Oliver, H. L..... 60,000
Teague, S. E..... 50,000

ARCADIA

Lane, W..... †200,000
†Business insurance.

BAGDAD

Henderson, J. D..... 50,000
Waits, Jr., G. O..... 62,000

BARTOW

Stuart, James K..... *112,500
Stuart, Wm. H..... *96,000
* Includes bus.

BONIFAY

Griffith, T. E..... 50,000
Miller, N. D..... 51,000

DE FUNIAK SPRINGS

Graves, J. E.....about 50,000
Harbeson, W. B..... 50,000
McCaskill, R. E. L.... 158,500

FORT MYERS

Alderman, F. C.	67,000
Bellows, Donald	97,500
McWilliams, J. W.	*192,200
Sheppard, Jr., W. A.	57,000

*Includes business insurance.

GAINESVILLE

Adkins, J. B.	50,000
Baird, Ira	75,000
Bannon, E. Finley	50,000
Glass, A. M. ....over	75,000
Parrish, M. M.	100,000
Phifer, J. A.	50,000
Pound, C. A.	50,000
Thomas, Major W. R.	65,000

HOLT

Porter, Harold B.	72,300

JACKSONVILLE

Acosta, Tracy L.	50,000
Adams, Frank	50,000
Barnett, B. H.	50,000
Bisbee, F. D.	75,000
Bostwick, Jr., W. M.	70,000
Christopher, John G.	50,000
Coachman, W. F.	50,000
Cummer, A. G. ..about	200,000
Cummer, Waldo E.	275,000
Daniel, R. P.	50,000
Denham, T. P.	55,400
Fleishel, Marc L.	110,000
Gress, M. V.	150,000
Hirschberg, Morton R. over	50,000
Loftin, Scott M. ....over	50,000
Lamar, G. G.	50,000
Lanier, Belton W.	85,000
Law, Sr., W. E. ..over	50,000
Lowry, Sumter L.	50,000
Lloyd, C. H.	50,000
McCarthy, James T.	300,000
Meyer, Robert R.	375,000
Meyerheim, Fred..over	50,000
O'Brien, Jack	50,000
Pace, J. H. (a)	160,000
Pierce, George C.	85,000
Russell, F. G.	50,000
Stocton, W. T. ....over	50,000
Suttles, N. D. ....over	50,000
Sweat, Thomas R.	85,000
Triplett, Jr., J. S.	100,000
Ulmer, Herman..*over	50,000
Wigginton, J. W.	100,000
Zaring, C. W.	75,000

(a) Also listed Pensacola.

MANATEE

Walker, E. N.	75,000

MARIANNA

Hutchison, P. A.	62,000

MIAMI

Corell, George P.	50,000
Davis, Troy C.	60,500
De Brawere, C. Ed.	75,000
Edgar, Charles T.	200,000
Fuzzard, Frederick	55,000
Gillman, James H.	*451,000
Llewellyn, Lionel	50,000
Markle, Harry	50,000
Merrick, Charles F.	65,000
Merrick, George E.	*2,018,500
Merrick, Richard L.	55,000
Osius, F. J.	200,000
Phillips, Welborn	135,000
Rice, Richard H.	75,000
Robinson, Lee C.	50,000
Tod, Frederick	*600,000
Troyman, Lewis	71,500
Vanderpool, W. F.	145,000

*Includes business.

NEWPORT RICHAY

Sims, George R.	300,000

OCOCEE

Maguire, Fred H.	85,000

ORLANDO

Lewis, Dr. P. M.	157,000
Tedger, John Carl	78,000

PANAMA CITY

Jones, Rev. "Bob"	720,000

PENSACOLA

Arbona, Joseph	50,000
Baer, Max Lee	65,000
Crosby, L. G.	50,000
Johnson, Thos. A.	*155,000
Kugelman, D.	50,000
Lishkoff, Dr. M. A.	140,000
Maura, O. E.	50,000
Muldon, James M.	95,000
Nobles, Dr. W. D.	52,000
Oppenheimer, D. S.	50,000
Pace, J. G.	*250,000
Pace, J. H. (b)	*160,000
Ray, W. A.	50,000
Russ, J. D.	*104,000
Saunders, Dr. A. B.	50,000
Saunders, Dudley R.	55,000
Tart, D. H.	240,000
Touart, Jr., M. A.	100,000
Watson, J. C.	50,000
Weis, C. A.	60,000
Welles, Frank E.	95,000

*Includes business.
(b) Also listed Jacksonville.

QUINCY

Graves, Ed. ....over	50,000
Graves, W. T.	50,000

ST. AUGUSTINE

Calhoun, Hon. Noble E.	60,000
Snyder, S. A.	80,000
Stapp, W. J.	60,000

ST. PETERSBURG

Bussey, James R.	50,000
Poyntor, Paul	87,500
Tessier, Elsworth D.	59,000
Welch, David S.	310,000

SARASOTA

Cassidy, R. A.	100,000

SEBRING

Durrance, R. N.	57,000

TALLAHASSEE

Lewis, George E.	*130,000
Mendelson, Samuel	51,000

*Includes business.

TAMPA

Adamson, Dr. W. P.	100,000
Clewis, A. C.	80,000
Commander, C. C.over	50,000
Falk, David A.	50,000
Geraci, Nick ....over	50,000
Gillett, D. C.	50,000
Hansen, G. A.	100,000
Holley, J. D. A.	60,000
Lee, W. E.	1,000,000
Leiman, Henry	65,000
Lyons, C. W.	200,000
Ortmeyer, A. J.	*75,000
Wall, J. E.	*170,000
Weil, Julius	*50,000
Wilbanks, J. D.	50,000

*Includes business.

TARPON SPRINGS

Cheyney, John K.	58,000
Meres, Ernst L.	58,000

VERNON

Moody, J. R.	78,000

WEST PALM BEACH

Knight, H. D.	*100,000

* Includes business insurance.

BUSINESS INSURANCE

BARTOW

Stuart, James K.	75,000
Stuart, Wm. H.	75,000

JACKSONVILLE

Pierce, George C.	50,000

MIAMI

Coral Gables Corp.:	
Merrick, G. E.	1,150,000

PALATKA

Loper, Bailey, The G., Co., Real Estate	65,000

PANAMA CITY

St. Andrews Bay Lumber Company:	
Sherman, W. C.	150,000

PENSACOLA

Bruce Dry Dock Co.:	
Thomas A. Johnson	50,000
Escambia Land & Mfg. Co., Real Estate, Lumber, Mdse.:	
Pace, J. G.	25,000
Pace, J. H.	25,000
Total	50,000
Pensacola Creosoting Co.:	
Sexton, C. H.	40,000
Pensacola Hardware Co.:	
Butt, A. J.	25,000
Martin, R. G.	25,000
Total	50,000
West Florida Naval Stores Co.:	
Russ, J. D.	50,000

TALLAHASSEE

Lewis State Bank:	
Lewis, George E., V.-Pres.	100,000

TAMPA

Dodd Motor Co.:	
Dodd, H. M.	50,000
Knight & Wall Co.:	
Cooper, Francis M.	50,000
Wall, Patrick H.	25,000
Honaker, William	25,000
Wall, J. E.	60,000
Total	160,000
Lyons Fertilizer Co.:	
Lyons, C. W.	50,000
Maas Haberdashery Co.:	
Weil, Julius	30,000
Marcelino, Perez & Co.:	
Perez, Joe	50,000
Ortmeyer-Thompson Co.:	
Ortmeyer, A. J.	25,000
Trice-O'Neal Furniture Co.:	
O'Neal, G. C.	50,000
Eli Witt Cigar Co.:	
Van Dycke, W. L.	100,000
Woodberry, D. H.	100,000
Total	200,000

GOOD FOR ALL AGES AND CLASSES

Charles Town, W. Va., July 23, 1932.

Editor, The Spectator:

In my opinion, life insurance is not only the best form of protection, but of saving. It is a good thing for a young man, because it encourages saving; for a middle-aged man, because it enables him to benefit from his savings in life insurance. In case of necessity (as in a depression like this) life insurance has a value of one hundred cents on the dollar, whereas many other forms of investment and saving have no value.

Life insurance is a vital necessity to every business man and every family man. Regardless of what may happen, ample protection is afforded to the estate of the well-insured person.

I am now carrying well above $150,000 in life insurance and hope to increase this amount in the near future.

HYMAN VIENER, President, Hyman Viener & Sons.

GEORGIA

ALBANY

Barnet, Dr. J. M.	50,000
Billingslea, J. S.	50,000
Callaway, I. B.	50,000
Champion, J. P.	50,000
Davis, J. A.	50,000
Davis, J. B.	200,000
Farkas, Leonard	125,000
Gortatowsky, E. L.	50,000
Haley, J. T.	101,000
Haley, W. B.	165,000
Hilsman, A. H.	50,000
Ivey, B. B.	50,000
Johnson, J. A.	50,000

"It seems to me that the prevailing depression in business emphasizes the safety, availability and attractiveness of life insurance investment." ($200,000).

A. C. FELTON, JR.
Macon, Ga., July, 1932

Jones, R. L.	50,000
Kalmon, E. H.	58,000
Keaton, J. C.	50,000
Lainer, Hollis	50,000
Lippett, S. B.	50,000
Rosenberg, Jake	*90,000
Shemwell, Dermot	100,000
Simon, Ben	95,000
Smith, C. E.	50,000
Stern, Sidney	50,000
Tomlinson, J. M.	50,000
Vason, A. P.	50,000

*Includes business.

AMERICUS

Council, C. M.	50,000
Council, L. G.	152,000
Hodge, B. C.	50,000
McMath, R. L.	50,000

ASHBURN

Evans, J. L. ....about	75,000
McKenzie, G. C..about	90,000

ATHENS

Abney, Howard T.	82,000
Abney, Martin J.	60,000
Davison, Albert E.	60,000
Dozier, Olin A.	50,000
Dozier, Jr., T. H.	50,000
Edwards, L. F.	50,000
Erwin, Howell C.	55,000
Morton, John W.	60,000
Michael, Max	106,000
Michael, M. G.	75,000
Michael, Simon	75,000
Nicholson, M. G.	50,000
Nix, H. Abil	75,000
Talmadge, John E.	215,000
Talmadge, Jr., John E.	235,000
White, H. W.	125,000
Wilkins, J. J.	75,000

ATLANTA

Akers, A. F.	60,000
Akers, Jr., F. M.	65,000
Ashford, W. T. ..about	135,000
Austin, Geo. L. ....over	100,000
Baum, Samuel	62,000
Black, Chas. H.	100,000
Boykin, S. Frank..over	100,000
Broyles, Arnold	50,000
Camp, Eugene V.	50,000
Candler, Jr., Asa G.	1,450,000
Candler, Walter T.	250,000
Candler, Wm.	1,385,000
Cohen, Jacob M.	55,000
Constangy, Harry	55,000
Davis, B. J.	65,000
Feldman, A. L.	175,000
Freedman, Jos. A.	120,000
Haas, E. Arthur	195,000
Haverty, J. J.	151,500
Hawkins, Frank...over	100,000
Hirsch, Harold	100,000
Howell, Jr., A.	60,000
Howell, Clark	*400,000
Hull, J. H., M.D.	65,000
Jackson, James M.	50,000
Jacobs, Isadore ...over	75,000
Kaplan, M. N.	60,000
King, Clyde L.	154,150
Kontz, Judge E. C.	50,000
Koplin, Kohlman	82,000
Le Craw, James R.	75,000
Le Craw, Roy	80,000
Levine, Benjamin	62,000
Lewinstein, A.	50,000
Lincoln, Samuel F.	52,000
Loeb, J. Cohen	100,000
Lonsberg, Ed. M.	52,000
Lotspeich, Thomas A.	100,000
Lowndes, George S.	65,000
Maddox, R. F. ....over	150,000
McClatchey, Marion R.	75,000
McCord, R. A.	130,000
McCrary, J. B.	165,000
Oberdorfer, E.	58,000
Orr, J. K.	75,000
Parks, Simon....about	50,000
Patterson, Fred W.	50,000
Rauschenberg, Malvin	100,000
Reinhardt, A. M.	60,000
Rubin, Sol .....over	75,000
Sanders, Lucien B.over	100,000
Saul, Jos. L.	100,000
Schoen, Samuel	120,000
Sinkovitz, I.	100,000
Stein, Albert L.	50,000
Stein, Jack J.	80,000
Tenenbaum, J. Philip	50,000
Weinstein, I. M.	*365,000
Wenar, Clarence H.	150,000
White, Jr., Robert H.	75,000
White, W. Emmett	65,000
Willett, Lawrence	80,000
Williamson, J. J.	187,000
Williamson, W. H.	160,000

*Includes business.

AUGUSTA

Andrews, G. Worth	75,000
Baron, Sam	155,000
Barrett, Geo. B.	60,000
Barrett, Tom	100,000
Battey, Dr. W. W.	60,000
Beeson, C. W.	59,000
Bell, H. H.	50,000
Blanchard, Geo. C.	80,000
Boardman, Alonzo P.	75,000
Boardman, Clayton M.	75,000
Boardman, Harold M.	75,000
Boardman, Hollis C.	75,000
Bryans, Dr. C. I.	54,500
Burum, H. P.	60,000
Bush, Wm. E.	185,000
Calhoun, Frank	50,000
Calhoun, Francis A.	68,500
Claussen, Euclid	125,000
Claussen, George	125,000
Claussen, J. C. Henry	125,000
Cooney, W. J.	60,000
Creamer, H. R.	80,000
Culley, F. B.	50,000
Cullum, St. J.	70,000
Culpepper, A. B.	65,000
Daniel, C. Roswell	50,250
Erbelding, E. J.	60,000
Fiske, N. F.	92,000
Fortson, S. A.	52,000
Garrett, H. B.	*125,000
Harrison, J. C.	*85,000
Hull, Jr., J. M.	100,000
Irvin, Willis	100,000
Jones, H. H.	100,000
Kahrs, John H.	117,000
Lawrence, Jr., C. K. *about	75,000
Lee, J. Bothwell	*76,000
Lee, O. C.	70,000
Lorick, H. C.	60,000
McElmurray, W. W.	75,000
Martin, Alfred M.	70,000
Marshall, Edison	140,000
Maxwell, Bertram	100,000
Maxwell, Robert J.	75,000
Maxwell, Grover C.	75,000
Maxwell, T. Allen	50,000
McCrary, W. L., Sr.	69,000
Merry, A. H.	100,000
Merry, Walter	112,000
Merry, Ernest	93,000
Miller, Frank	125,000
Mulherin, Sr., F. X.	60,000
Mulherin, Sr., J. P.	75,000
Nachman, David	50,000
Perkins, A. C.	55,000
Ramsey, Wm. W.	65,000
Rhodes, Dr. R. L.	100,000
Rinker, J. A.	60,000
Sancken, George	240,000
Satcher, Gary	100,000
Saxon, G. Allen	83,000
Schaul, L. J.	85,000
Schneider, Chas. H.	100,000
Sweigert, Wm.	50,000
Syoenstricker, Dr. V. P.	50,000
Thomas, L. A.	100,000
Tim, W. F.	65,000
Von Kamp, A. B.	100,000
Weathers, Henry M.	*50,000

*Includes business.

BAINBRIDGE

Nussbaum, M. H.	50,000
Nussbaum, Max	65,000
Wheat, Dr. R. F..over	50,000

BRUNSWICK

Burbage, W. E..about	50,000

CAVE SPRINGS

Tumlin, A. N.	50,000

COLUMBUS

Bradley, W. C.	106,000
Browne, Rhodes	50,000
Burrus, E. P.	143,960
Chancellor, A. C.	60,000
Kirven, J. D.	*182,000
Lipman, R. A...about	200,000
Loewenherz, L.	80,000
Metcalf, D. L.	50,000
Schwob, S. .....about	75,000
Williams, Chas. F. about	200,000

*Includes business insurance.

CONCORD

Smith, C. T.	145,000
Strickland, G. E.	75,000

AN AGENCY-MINDED COMPANY

dedicated to the Service of its Policyholders and Field Representatives

---

Liberal Agency Contracts
Prompt Underwriting Service
Helpful Field Cooperation

A POLICY FOR EVERY PURPOSE

Life
Accident and Health
Group
Salary Savings

A GOOD COMPANY TO REPRESENT

MISSOURI STATE LIFE INSURANCE COMPANY

Home Office, St. Louis

CORDELE

Churchwell, A. F..... 50,000
Churchwell, J. H..... 55,000

CYRENE

Hodges, Jr., C. S..... *50,000
*Includes business.

DAWSON

Garhitt, Wright 50,000
Mercer, J. E.....about 50,000

FITZGERALD

Handley, Robert V.... 60,000

GAINESVILLE

Simmons, T. J., LL.D. 55,000

GRIFFIN

Bass, H. H..... 100,000
Cheatham, John H..... *100,000
Evans, James A..... 50,000
Frye, A. H..... 103,000
Gresham, Julius W.... 75,000
Henderson, A. D..... 52,178
Newton, Will Hill..... 50,000
Nichols, Jr., J. P..... 50,000
Pursley, Geo. T..... 100,000
Slade, Burton 55,000
Walker, J. M..... 50,228
*Includes business.

HAGAN

Perkins, H. W..... 75,000

LAVONIA

Mason, W. C.....over 50,000

LYONS

Donovan, W. O..... 50,000
Garbett, R. M..... 50,000

MACON

Adams, D. D..... 70,000
Adams, E. M..... 50,000
Adams, J. T..... *250,000
Adams, O. R..... 94,000
Anderson, Dr. Carl.. 53,000
Anderson, P. T..... *157,000
Anderson, W. D..... 50,000
Anderson, W. T..about 50,000
Bateman, C. H..... 102,000
Bazemore, Dr. 55,000
Birdsey, R. T.....over 100,000
Birdsey, S. R.....over 100,000
Block, Alex 70,000
Block, N. M..... 100,000
Burns, H. K..... 177,000
Carter, Ray 60,000
Crump, J. D..... 50,000
Dannenberg, Walter .. 150,000
Drake, Jr., A. A..... 60,000
Dunlap, R. C..... *70,000
Dure, L. S..... 65,000
Ellis, C. R..... 50,000
Felton, Jr., A. C..... 200,000
Felton, Jr., W. H.... 50,000
Fowler, H. C..... 70,000
Fowler, W. M....over 50,000
Gates, Paul G..... 60,000
Happ, Lee M..... 98,000
Harrold, Dr. C. C..over 100,000
Hart, J. B..... 50,000
Hay, P. L..... *400,000
Huey, J. O..... 50,000
Hungerford, Clark ... 80,000
Johnson, A. A..... 50,000
Johnston, E. P..... 80,000
Jones, B. C..... 55,000
Jones, C. B..... 73,500
Jones, P. W..... *150,000
Jones, R. W..... 50,000
Juhan, W. J..... 87,500
Kessler, Max 60,000
Killen, J. T..... 140,000
Kingman, R. H..... 75,000
Leach, Mr. 60,000
Lowe, Jr., H. E..... 50,000
Massee, W. J..... 140,000
Massee, W. M..... 50,000
Massenburg, Dr. C. Y. 100,000
McCommons, G. W.... 80,000
Moore, John T..... 50,000
Murray, E. B..... 70,000
Neel, J. N..... 50,000
O'Neil, Benj. P..... 78,000
Peeler, Mr. Amp. 145,000
Pennington, Dr. C. L. ..... about 100,000
Porter, John O...about 75,000
Richardson, W. R..... 150,000
Rogers, Dr. T. E..... 107,000
Sawyer, Dr. .....over 100,000
Schofield, A. D..... 50,000
Solomon, Jr., S. M.... 50,000
Stewart, T. J..... 140,000
Turner, T. R..... 100,000
Wagner, Sid 100,000
Weaver, N. T..... *125,000
Willingham, A. R..... 100,000
Willingham, Jr., B. E. *150,000
Willingham, O. P..... 50,000
Wood, Jr., Geo. W.... 60,000
*Includes business.

MONTICELLO

Benton, Jr., L. O..... 50,000
Benton, Mrs. L. O..... 50,000
Gunn, Daniel 100,000
Jordan, Chas. H..... 50,000
Jordan, Leland K..... 75,000
Kelly, E. Clyde..... 50,000
Key, Wm. Hicks..... 50,000
Malone, John S..... 50,000
Spears, J. B..... 50,000
Tucker, Hugh C..... 50,000

PARROTT

Pierce, Marvin D..... 190,000

PLAINS

Bowery, Thomas M.... 50,000

QUITMAN

Ogelsby, Jr., J. W. over 50,000
Walker, Wm. A..... 51,500

ROME

Graham, John M..... 985,000
Hight, G. L..... 50,000
Porter, C. R..... 50,000
Sullivan, J. B..... 50,000
Sulzbacher, J. L..... 50,000

ROYSTON

Baker, D. A.....over 50,000

ST. MARY'S

Brandon, George W... 63,000

SAVANNAH

Adler, Leopold 200,000
Bremer, William J.... 100,000
Budreau, Joseph L.... 100,000
Collat, Meyer I..... 50,000
Crawford, Wm. B..... 110,000
Daniel, John W..... 50,000
Espy, Albert C..... 50,000
Foye, John E..... 62,000
Furse, David T..... 100,000
Granger, Harvey 60,000
Guckenheimer, A. S... 115,000
Leffler, A. 60,000
Levy, Henry *125,500
Logan, Thomas W.... 52,000
Mackall, W. W..... 60,000
McIntosh, Olin T..... 66,500
McMillan, Thomas H. ..... about 50,000
Mohr, Sigo 77,500
Myers, Joseph D..... 53,000
Myers, Percy H..... 50,000
Rourke, John 50,000
Smith, L. H..... 200,000
Tiedeman, G. W..... 130,000
Traub, Frank F..... 50,000
Traub, Herbert S..... 75,000
Walthour, Henry C.... 114,000
Waring, T. P..... 100,000
Wilson, W. L..... 54,000

STATESBORO

Bland, W. W..... 50,000
Dorman, Alfred 100,000
Fine, Jake 100,000
Simmons, Brooke 100,000

STEVENS POTTERY

Stevens, J. H..... 90,000

TALLULAH PARK

Magid, Louis B..... 88,000

TOCCOA

Schaefer, Edward 68,000

VALDOSTA

Varn, G. W..... 76,000

WAYCROSS

Bunn, H. Desseaw..... *115,000
Bunn, Harvey C..... 50,000
King, Jr., John H..... 110,000
Zackery, R. Bernard... 50,000
*Includes business.

WAYNESBORO

Bell, Simeon 125,000
Cates, F. M..... 65,000
Evans, A. F..... 50,000
Neely, A. W..... 60,000
Neely, Jr., R. C..... 100,000
Reynolds, Joseph J.... 60,000

WINDER

Mayne, Claud..... 60,000

BUSINESS INSURANCE

ALBANY

Rosenberg Dept. Store. 50,000
Hofmayer Dry Goods Co.:
McCollum, H. E..... 25,000

ATLANTA

Atlanta Constitution, The:
Howell, Clark 100,000
Atlanta Plow Co., Mfrs.:
Dean, F. S. 25,000
King, Clyde L. 50,000
Powell, J. E. 10,000
Total 85,000
Haverty Furniture Co., Haverty, Clarence, Vice-President 50,000
Haverty, J. J., Pres... 151,000
Haverty, John R..... 10,000
McQuaghey, Frank S. 10,000
Total 221,000
Oglethorpe Sanitarium, Waring, T. P. 20,000
Oglethorpe University: Jacobs, Dr. Thornwell 200,000

AUGUSTA

Lorick & Vaiden:
Lorick, H. C..... 50,000
Southern Finance Corp.:
Garrett, H. P., Pres.. 75,000

CORDELE

Nesbitt, Williams Cotton Co.:
Nesbitt, Thos. 50,000
Williams, J. J. 50,000
Total 100,000

FITZGERALD

Garbett & Co.:
Gargett, M. W..... 50,000

GRIFFIN

Georgia Cotton Mills:
Cheatham, John H... 50,000
Griffin Hosiery Mills, Shepard, Thos. L..... 50,000

MACON

Bankers' Health & Life Insurance Co.:
Hay, P. L., Pres..... 200,000
Jones, P. W., Sec.-Tr. 50,000
Weaver, N. T., V.-Pr. 50,000
Total 300,000
Bernd, G., Co.:
Bernd, L. J..... 25,000
Dunlap Auto Co.:
Dunlap, R. C..... 40,000
Hatcher, A. S., Co.:
Hatcher, A. S..... 78,000
Macon Telegraph:
Anderson, W. T., Pres. 50,000
Anderson, P. T., Mgr. 102,000
Anderson, Jr., P. T.. 5,000
Ethridge, M. F. 10,000
Riley, J. B., Drug Co.:
Riley, J. B., Pres.... 50,000
Total 217,000

ROME

City Land Co..
Graham, John M..... 25,000
Natl. City Bank:
Graham, John M.... 60,000

SAVANNAH

Levy, B. H., Bros. & Co.:
Levy, Henry, Pres.... 45,000
Levy, A. B., V.-Pres.. 40,000
Levy, S. H., Sec.-Treas. 25,000
Total 110,000

WAYNESBORO

Neely, R. C..... 245,000

IDAHO

BOISE

Anderson, C. C..... 250,000
Anderson, Scott 100,000
Bicknell, R. F..... 60,000
Falk, Leo J..... 150,000
Falk, Ralph 100,000
Farmer, James..... 125,000
Lemp, Bernard 125,000
McLean, Chas. A..... 50,000
Morrison, H. W..... 85,000
Ormsby, L. L..... 55,000
Stewart, Dr. 50,000

Greatest Asset of the Age

In answer to your letter asking for my opinion with regard to the value of life insurance, I wish to state that it is not my desire to enter into any discussion along this line, but I might in a few words give you my reaction, if it will be of any value to you, or anyone who might not be fortunate enough to have sufficient life insurance to care for their needs.

First, I might state that I deem insurance, in reasonable amounts, to be one of the greatest assets this age has developed. When we look about us and see some of the pitiful conditions left as a result of the Reaper's scythe unexpectedly, and then see circumstances in other families where the head or some member of the family had foresight enough to make a provision in case of a hasty departure, we would then appreciate what it means to carry life insurance.

I never was known to be a gambler or one to speculate in the material things of this life, and I think the same principle might well be carried into life insurance. I think one should not permit himself to gamble on the length of his existence here in this world, especially when there are those who are depending upon him for support and would suffer in the event that he was taken away from this life. Therefore, as before stated, I am wholeheartedly in favor of life insurance to the extent that one is prepared and able to carry and maintain the same.

Trusting this will give you my hurried thoughts in the matter, I remain,

C. BEN ROSS,
Governor of Idaho.

CALDWELL

McLeod, Colin 50,000
Peavy, A. J..... 50,000
Richardson, Victor ... 50,000

DOVER

White, Albert C..about 50,000

IDAHO FALLS

Cline, Dr. C. M..... 175,000
Crowder, W. A..... 63,000
Hays, J. W..... 50,000
Redfield, J. A....about 100,000
Rose, K. D..... 120,000
Sheppard, H. B..... 139,610
Wright, G. G..... 198,000

LEWISTON

Breier, C. J..... 60,000
Kettenbach, F. ..about 50,000
Weyerhouser, Jr., J. P. 75,000
White, Dr. E. L..about 50,000

MOSCOW

Day, Jerome J..... 50,000
Gritmon, Dr. C. L.... 60,000

NAMPA

Magnum, Dr. M. O... 60,000

POCATELLO

Roberts, Dr. E. N..... 60,000
Valentine, C. A..... 75,000

SPENCER

Hagenbarth, F. J..... *483,500
*Includes business insurance.

TROY

Driscoll, H. M..... 60,000

TWIN FALLS

Bacon, T. C..... 105,000
Peavy, Arthur J..... 50,000
Pringle, P. J..... 50,000

WEISER

Van Sicklin, Arthur... 50,000

BUSINESS INSURANCE

BLACKFOOT

Barclay, Mike 50,000

ILLINOIS

ALTON

Aldous, Joseph 150,000
Gaddis, Robert..... 120,000
Grossheim, J. A..... 50,000
Hellrung, Herb. C..... 60,000
Luer, Carl 100,000
Luer, Herman 60,000
Luer, Wm. J. 75,000
Luly, Robt. 60,000
Matthews, Harry B... 150,000
McGinnis, Dr. Wm. S.. 50,000
Miller, Dr. T. W. 65,000
Milnor, George 85,000
Olin, Spencer T..... 285,000
Rogers, Eben, Jr..... 50,000
Rogers, Eben Sr..... 65,000
Verlie, E. J..... 50,000
Wuellner, H. A..... 100,000

ARTHUR

Eads, J. D..... 50,000

AURORA

Bereman, J. H..... 100,000
Fitch, William 50,000
Heiss, Herbert ...over 50,000
Jobbins, F. Hedley..... 100,000
Leet, Keller G..... 50,000
McKnight, Wm. A. over 50,000
Patterson, Wilkie C.... 62,000
Riddle, Frank.....over 100,000
Stephens, Leroy S..over 50,000
Strohm, R. M..... 50,000
Thielan, Frank *125,000
Watson, Frank B..... 50,000
*Includes business.

BEARDSTOWN

White, C. J..... 85,000

BELVEDERE

Funderburg, Hugh..... 175,000

BLOOMINGTON

Beich, Paul F..... 125,000
Sweeting, Frank E.... 83,000

BRADFORD

Thompson, Wm. Lee.. 50,000

BROCKTON

Burnham, Fred 75,000
Cooley, Isaac N..... 200,000

CHICAGO

THE GATEWAY OF THE WEST

A. E. PATTERSON

General Agent

PENN MUTUAL LIFE INSURANCE CO.

1331 State Bank Building

CHICAGO, ILL.

SUN LIFE ASSURANCE COMPANY OF CANADA

DOUGLAS J. SCOTT

Branch Manager

Seventh Floor, One North La Salle St.

CHICAGO

Franklin 2390

BYRON C. HOWES

General Agent

BERKSHIRE LIFE INSURANCE CO.

One La Salle Street Building

Randolph 2224

An Agency with a Soul and the Will to Do

PROVIDENT MUTUAL LIFE INSURANCE CO.
111 West Monroe St.

E. S. ALBRITTON

General Agent

Suite 1905 *Randolph 6088*

S. D. MARQUIS

General Agent

Suite 1501 *Randolph 4487*

LIFE AGENTS BRIEF

A Synopsis of Premium Rates Arranged by Ages, Policy Provisions, Dividends, Net Cost of Insurance and Cash Surrender Value.

The most compact, comprehensive and convenient vest pocket book for life insurance agents.

Price $2.00

THE SPECTATOR COMPANY

STUMES & LOEB

General Agents

THE PENN MUTUAL LIFE INSURANCE COMPANY

One La Salle Street Building

CHICAGO, ILL.

Telephone Randolph 0560

MUTUAL TRUST LIFE INSURANCE CO.

Home Office Agency

17 W. Washington Street, Chicago

Dearborn 8940

A Full Level Premium Purely Mutual Company

CAIRO

Halliday, H. E.	77,500
Harris, Julius	51,000
Hastings, Oris ...over	50,000
Hendricks, Beverly	85,000
Kahn, Eugene ...over	50,000
McFarling, H. B.	85,000
Michaelson, S. J.	100,000
Walder, E. J.	60,000

CHAMPAIGN

Beach, Frank	50,000
Flatt, Ross ...over	50,000
Harris, B. B. ...over	50,000
Kuhn, Isaac	80,000
Robeson, F. K. ...over	50,000
Willis, Harry ...over	50,000

CHICAGO

Agar, James	500,000
Ahlschlager, Walter W.	500,000
Alfred, Decker & Cohen	†1,500,000
Allen, A. J.	55,000
Allis, Charles F.	300,000
Allison, H. M.	90,000
Allison, James A.	100,000
Altz, Edward W.	58,000
Amberg, Wm. A.	150,000
Armour, George A.	100,000
Armour, Mrs. J. Ogden	1,000,000
Armour, Philip D.	50,000
Arnold, Hugo F. ...over	1,000,000
Bacmeister, Dr. T.	65,000
Barber, O. C.	50,000
Barnes, M. H.	90,000
Barnett, O. R.	55,000
Bartlett, Wm. H.	100,000
Baumrucker, Dr. O.	50,000
Beak, K. R.	55,000
Beamsley, Foster G.	154,000
Becker, Louis	135,000
Bender, J. W.	75,000
Bender, W. H.	100,000
Bennett, D. A.	50,000
Bensinger, E. E.	†2,500,000
Beppli, Chas. J.	50,000
Berry, Jos J.	78,000
Bierderwolf, Wm. E.	69,000
Billings, C. K. G.	100,000
Bissell, A.	50,000
Blum, H. S.	140,000
Borchardt, M.	85,000
Brundage, H. A.	80,000
Brundage, E. J.	200,000
Bryan, Benj. B.	150,000
Bullen, Charles F.	200,000
Bullen, F. F.	50,000
Bullen, J. H.	*50,000
Butler, F. O.	157,000
Cable, Fayette S.	*50,000
Caldwell, L. J.	60,000
Candee, H. S.	50,000
Carolem, Mrs. F.	250,000
Carlson, E. C.	50,000
Carroll, John A.	2,150,000
Cassidy, J. W.	98,000
Castle, Sidney L.	100,000
Chalmers, W. J.	100,000
Chase, Franklin L.	87,000
Cheever, Dwight B.	50,000
Christie, Dr. Wm.	60,000
Christy, H. A.	50,000
Clark, Eugene B.	*375,000
Clark, John M.	50,000
Clarke, Henry	70,000
Clutton, Fred H.	106,500
Coath, J. L.	80,000
Coath, V. W.	55,000
Coe, Almer	70,000
Cooper, A. J.	100,000
Cosler, A. S.	50,000
Crane, Wm. J.	57,000
Crilly, D. F.	100,000
Crilly, Edgar	75,000
Cripe, F. E.	50,000
Cronin, J. J.	65,000
Crooks, H. D.	250,000
Curran, O. P.	60,000
Cutter, F. G.	65,000
Dale, James J.	50,000
Davis, S. R.	*600,000
Dawson, H. G.	110,000
Dawson, Horace ...over	50,000
DeForest, F. B.	50,000
Deneen, Hon. Chas. S.	50,000
Denman, B. J.	102,000
Deutsch, G. B.	50,000
Devore, John A.	50,000
Dittmann, Dr. G. C.	65,000
Dittmar, G. Walter	50,000
Dixon, Thomas J.	75,000
Donald, Wm. G.	50,000
Donohue, Michael J.	118,000
Donohue, Wm. F.	*150,000
Drake, S. C.	297,000
Drummond, Mrs. Baldwin	100,000
Drummond, Finley M.	100,000
Drymalski, P.	70,000
Dulak, Dr. F. A.	65,000
Eddy, Arthur J.	50,000
Eddy, Aug N.	50,000
Eggleston, C. B.	60,000
Einstein, Morris	50,000
Elder, E. B.	50,000
Elmer, J. P.	50,000
Erickson, Edwin T.	100,000
Eustus, R. S.	50,000
Evans, Dr. G. F.	65,000
Fairbank, Kellogg	50,000
Faller, O. F.	98,000
Farrell, Chester H.	100,000
Farwell, Dr. J. D.	55,000
Farwell, J. V.	95,000
Farwell, Walter	100,000
Favorite, Calvin M.	50,000
Felton, S. M.	150,000
Fetzer, J. C.	150,000
Field, Marshall, III	(a)*5,500,000
Field, Mrs. Evelyn	(a) 2,250,000
Finn, Joseph H.	100,000
Fishburn, Eugene H.	70,000
Fisher, A.	50,000
Flower, A.	600,000
Flower, S.	260,000
Ford, Arthur S.	1,000,000
Forgan, David R.	175,000
Frazier, Frank B.	50,000
Freeman, Alford ...over	50,000

The value of life insurance and the sound foundation upon which it is planned and administered in the United States has never been more thoroughly demonstrated than during the depression of the past two years and the fact that so few companies have been involved in financial difficulties is a tribute to the efficient and intelligent management of the directing heads of our great companies.

The more than one hundred and eight billion dollars of life insurance in force has served to increase confidence and establish credit throughout the country. Its vast reserves have helped to lessen the effects of depression upon the nation as a whole and upon those policy holders directly affected. The growth of life insurance, the confidence which it holds, and the manner in which it has weathered the current economic storm is one of the miracles of modern business.

Very truly yours,

LOUIS L. EMMERSON,

Governor of Illinois.

"I believe in life insurance and very happy to have this amount in times like we now have." ($100,000).

GEO. LYTTON
Chicago, Ill., July, 1932

Freeman, T. B.	*195,000
French, B. W.	50,000
Frisch, E.	150,000
Gagen, F. J.	107,000
George F. W.	55,000
Gilbert, Willis H.	50,000
Glare, Charles F.	1,000,000
Goodell, Jr., James M.	50,000
Goodrich, Albert	50,000
Goodyear, C. A.	50,000
Goodyear, Miles A.	50,000
Gordon, Charles V.	100,000
Graham, Mrs. A. J.	100,000
Graham, George M.	200,000
Graves, Wm. M.	50,000
Greene, Augustus W.	120,000
Greene, Hon. J. K.	50,000
Gunlock, Wm. M.	65,000
Gunstrom, Eric G.	1,100,000
Guthrie, J. B.	70,000
Hackett, Charles	500,000
Hackett, J. W.	50,000
Hall, Dr. R. E.	50,000
Halligan, Bert	50,000
Hamilton, Edw. L.	50,000
Hamilton, Isaac M.	*383,690
Hammil, W. F.	*115,000
Harris, Joseph	125,000
Harrison, J. E.	90,000
Hart, Henry G.	300,000
Hart, R. J.	65,000
Harvey, T. W.	150,000
Hastings, S. M.	250,000
Hateby, John C.	135,000
Havard, C. H.	50,000
Haviland, F. H.	75,000
Haylett, H. H.	50,000
Hazen, Hon. Irwin R.	55,000
Head, Walter W.	*2,500,000
Hecht, F. A.	127,000
Heineman, Oscar	255,000
Heisen, C. C.	120,000
Hertz, John	985,000
Heyworth, J. O.	150,000
Hills, Jay C. (b)	†3,076,000
Hobbs, P. B.	85,000
Holton, George D.	60,000
Howard, Wm. L.	50,000
Howe, George	50,000
Howe, Gerald	60,000
Howe, William	50,000
Igoe, Hon. M. L.	60,000
Ingals, E. F.	73,000
Insull, Samuel	*1,000,000
Insull, Martin	150,000
Irish, A. L.	50,000
Janiszeski, F. A.	78,000
Jarecki, Hon. Edm. K.	50,000
Jefferis, A. W.	220,000
Johnson, Ernest A.	65,000
Johnson, John H.	90,000
Jones, Robert ...over	115,000
Joyce, Jas. Stanley	400,000
Kavanagh, Hon. M.	50,000
Keim, Isaac	150,000
Kemp, E. M.	125,000
King, John C.	65,000
Knapp, Charles T.	123,000
Knapp, Horace J.	50,000
Knight, Newell C.	60,000
Krous, Adolph ...about	50,000
Kudlick, M. G.	50,000
Kuebler, Wm. H.	60,000
Kuflewski, Dr. W. A.	65,000
Kunz, Hon. Stanley H.	50,000
Lake, R. C.	68,000
Law, Marc A.	125,000
Leigh, E. B.	100,000
Lenfesty, John R.	275,000
Levy, S. E.	55,000
Loeb, Leo A.	100,000
Logan, Frank G.	50,000
Lonquist, Axel H.	1,250,000
Lord, Benj. W.	50,000
Love, Stephen	70,000
Luehr, Dr. Edm.	90,000
Luxem, James P.	93,000
Lyding, Dr. J. D.	50,000
Lyon, Pauline H.	300,000
Lytton, George	1,000,000
Lytton, Henry C.	670,000
Maloney, Fred G.	75,000
Manheimer, M.	75,000
Mansure, Edw. L.	*120,000
Mark, Clayton	550,000
Marshall, Alfred	85,000
Martin, N. N.	110,000
McBraw, Max	100,000
McCabe, J. R.	50,000
McDonald, Charles A.	130,000
McDonald, Wm. D.	55,000
McFatrick, Geo. W.	52,000
McMillan, Dale	150,000
McNamara, Jas. E.	170,000
McNamer, H. C.	92,000
McNulty, Michael F.	101,000
McReynolds, Geo. S.	250,000
McWilliams, G. A.	60,000
Meagher, J. F.	60,000
Miktyn, A. I.	70,000
Morgan, Fred W.	235,000
Morgenthau, Max	130,000
Moulton, George M.	124,000
Murphy, H. C.	75,000
Napieralski, Stephen J.	60,000
Netcher, Charles ...over	*300,000
Newbury, Mrs. Mollie	†3,000,000
Nixon, C. A.	50,000
North, Dr. D. A.	200,000
Otis, Joseph E.	100,000
Otis, Spencer	60,000
Owen, Edgar S.	60,000
Paepcke, H.	100,000
Page, B. E.	50,000
Palmer, Potter	900,000
Patten, James A.	123,000
Peak, Alonzo	60,000
Peck, C. L.	100,000
Peck, Ferdinand W.	229,118
Peil, Leo A.	110,000
Penfield, Raymond C.	50,000
Perlowski, V. J.	*610,000
Perry, I. N.	54,000
Peska, Frank	50,000
Pettibone, P. F.	67,000
Pick, George	100,000
Pietrowicz, Dr. S. R.	65,000
Piotrowski, N. L.	95,000
Pitkin, E. H.	100,000
Plant, Dr. T. W.	70,000
Polocco, Giorgio	500,000
Price, Edwin C.	104,000
Probst, Jerome	125,000
Protowsky, N. L.	55,000
Pryborski, Max	75,000
Pugh, James A.	100,000
Rainsburg, Lee	60,000
Rapport, Ben I. ...over	50,000
Raymer, W. J.	60,000
Revelle, John A.	70,000
Reynolds, George M.	150,000
Richards, Arch. E.	65,000
Richardson, Dr. F. L.	50,000
Ringer, Charles	300,000
Ritter, Geo. W.	50,000
Ritzwoller, Max H.	70,000
Rodgers, A. K.	80,000
Roos, Otto A.	†100,000
Rose, Dr. Milton E.	50,000
Rosenthal, A. E.	50,000
Rosenthal, Benj. J.	150,000
Rosenthal, Edw. M.	150,000
Rosenthal, I. B.	50,000
Rosenwald, Julius	*2,000,000
Rubenstein, J. B.	50,000
Rush, Hon. G. Fred	50,000
Rust, H. A.	100,000
Ruthman, A. G.	125,000
Rybicki, J.	50,000
Sanborn, F. A.	65,000
Sargeant, Fred A. ..over	50,000
Schaffner, J.	150,000
Scheffler, Edw.	50,000
Scheiter, E. K.	300,000
Schipfer, Dr. L. A.	60,000
Schmidt, L. F.	70,000
Schnering, O. Y.	†2,500,000
Shapiro, I.	50,000
Schwab, C. H.	55,000
Schlisinger, B. F.	65,000
Schwabacher, Morris	100,000
Scott, Harry V.	*100,000
Scott, Samuel S.	50,000
Scott, Thomas B.	125,000
Scully, Alexandria B.	750,000
Scully, D. W.	175,000
Sears, J.	50,000
Selfridge, H. G.	250,000
Sellers, John M.	75,000
Sheldon, Edwin B.	220,000
Sheriffs, W. A.	60,000
Sherlock, J. P.	200,000
Shuflitowski, Jos. T.	50,000
Small, J. D.	50,000
Smejkal, H. J.	65,000
Smietanka, Julius	75,000
Smith, Alexander	750,000
Smith, H. W.	*75,000
Snow, Geo. H.	50,000
Solomon, Dr. M.	50,000
Sprague, Col. Albert A. II	60,000
Squire, Waite H.	90,000
Staley, A. E., Jr.	500,000
Starck, Philip A.	150,000
Starck, Philip G.	85,000
Steever, J. G.	75,000
Stevens, Charles A.	530,000
Stevens, James W.	250,000
Stevens, John H.	60,000
Stevens, Raymond W.	111,000
Stevens, T. A.	81,000
Strong, Joseph H.	200,000
Sturges, Lee	110,000
Sturmes, Charles B.	200,000
Sumner, S. C.	80,000
Swift, Louis F.	1,800,000
Tanner, John F.	65,000
Tarrant, R.	500,000
Taylor, W. L.	75,000
Teed, F.	60,000
Tefler, C. A.	85,000
Thorn, George A.	130,000
Thorsen, James B.	90,000
Tiffany, L. S.	53,500
Townsend, J. J.	50,000
Tribb, F. L.	50,000
Trigg, Leon A.	300,000
Truner, A. ...over	50,000
Tyrrell, J. F.	115,000
Urbanski, August J.	50,000
Vopicka, Charles J.	100,000
Wagner, E. W.	100,000
Wallach, John F.	200,000
Wallerstein, E. Z.	100,000
Walsh, J. R.	100,000
Warner, Ezra J.	118,000
Warner, T. L.	50,000
Warren, Dr. H. W.	50,000
Webster, T. K. ...over	50,000
Wegg, D. S.	160,000
Whamond, Dr. A. A.	70,000
Wheeler, J. H.	70,000
White, W. T. S.	100,000
Wilke, C. F.	60,000
Williams, P. H.	80,000
Wilson, R. (Le Roy) W.	1,100,000
Wilson, T. E.	†1,000,000
Wiman, Wm. D.	50,000
Witowski, W. A.	55,000
Wollenberger, Dr. S.	85,000
Wyeth, H. B.	50,000
Zacharias, M. C.	115,000
Zygmunt, L. F.	55,000

* Includes business.
(a) Also listed New York.
(b) Also listed Los Angeles and Boston.
†Business insurance.
(c) Also listed Los Angeles.

CLINTON

Cohen, Samuel ...over	50,000

DANVILLE

Acton, W. M.	123,000
Adams, Harvey	80,000
Allen, Lawrence T.	100,000
Basch, N. J.	60,000
Buchanan, George	50,000
Butcher, F. E.	*215,000
Butterworth, F. W.	50,000
Cathcart, Joseph	250,000
Hartshorn, Wm.	210,000
Hegeler, Julius	500,000
Heskett, A. W.	150,000
Holden, N. E.	50,000
Holmes, Grant	50,000
Homans, H.	150,000
Meis, Alfonse	50,000
Phillips, F. A.	100,000
Rearick, George	50,000
Ross, Dr. H. E.	75,000
Ryan, William	50,000
Sewell, Harvey	100,000
Swallow, Howard	100,000
Telling, George W.	50,000
Telling, John	60,000
Tyson, F. E.	75,000
Yeager, O. K.	*220,000

*Includes business.

DECATUR

Allen, J. M.	60,000
Baldwin, H. I.	125,000
Conklin, R. O.	77,500
Cruikshank, F. W.	100,000
Ewing, C. A.	50,000
Fitzpatrick, Dr. M. W.	50,000
Freeman, A. S.	350,000
Gebhart, H. S. ...about	300,000
Grieder, H. D. ...over	50,000
Hardy, Warren F.	*50,000
Hunt, Robert I.	78,000
Jack, Dr. C. M.	100,000
Johnston, Dr. C. Roy	75,000
Kapp, Horace J.	50,000
Lindsay, Frank M.	167,000
McAvoy, J. H.	*50,000
Mueller, Adolph	97,500
Mueller, Robert ...over	100,000
Neece, Dr. J. H.	55,000
Roos, Dr. Edmund C.	50,000
Rose, Dr. Milton E.	50,000
Scheiter, E. K.	300,000
Smith, Dr. F. E.	75,000
Staley, A. E., Jr.	500,000
Wallins, I. A.	90,000
Woodward, Dr. C. E.	75,000

*Includes business insurance.

"I have found my loan values to be real assets last year." ($220 000).

O. K. YEAGER
Danville, Ill., July, 1932

DIXON

Brinton, Bradford..... 65,000
Eichler, Isadore..... 75,000
Hoffman, John..... 55,000
Murphy, Dr. Edw. S... 100,000

EAST ST. LOUIS

Blumenkamp, Fred .. 140,000
Hisserick, Edw. 110,000
*Includes business insurance.

EVANSTON

Brunner, John..... 65,000
Buffington, E. J..... 150,000
Burnham, Daniel H... 50,000
Carlson, V. C..... 65,000
Cocroft, W. L..... 50,000
Dawes, Charles G..... 100,000
Dawes, H. M..... 75,000
Dawes, R. C..... 65,000
Forgan, D. R..... 200,000
Hall, James..... 60,000
Hardy, F. A..... 75,000
Ludlow, Geo. M..... 50,000
Mason, W. S..... 200,000
Patten, H. J..... 75,000
Sheppard, Robert D.... 110,000
Somerville, T. A..... 75,000
Spry, John C..... 75,000
Windsor, H. H..... 100,000
Worstall, R. A...about 50,000
Wright, Wirt..... *200,000
Wrightman, C. A..... 75,000
Yerkes, C. E..... 75,000
*Includes business insurance.

FAIRFIELD

Blackburn, L. A..... 50,000

FREEPORT

Henney, John W..... 50,000

GEORGETOWN

Buchanan, George..... 50,000

GRANVILLE

Smart, Dr. C. C...over 500,000

HAVANA

Niederer, Edward H.. 50,000

HINSDALE

Butler, Frank A..... 175,000

HOOPESTON

Bruff, Milton..... 75,000
McFerren, D. J..... 55,000

JACKSONVILLE

Brown, Wm. Barr..... 75,000
Dollear, Dr. A. H..... *80,000
Hulett, Marcus A..... 50,000
Norbury, Dr. F. P..... *50,000
Robertson, John R.... 200,000
Rowe, R. Y..... 185,000
Russell, Andrew 90,000
Stern, Robert L..... 50,000
Wheeler, George A.... 65,000
*Includes business insurance.

JOLIET

Barr, Hon. Richard J.. 125,000
Cheadle, Charles B..... 60,000
Cochrane, M. M...over 50,000
Flowers, J. C.....over 850,000
Hopkins, Silas C..... 50,000
Langford, George..... *125,000
Miller, W. E..... 100,000
Moore, Lewis..... 175,000
Moore, Louis.....over 100,000
Pilcher, Roy..... 50,000
Woodruff, George..... 50,000
Woodruff, Harry W.... 125,000
Young, George W..... 90,000
*Includes business insurance.

KEWANEE

Green, W. H..... 60,000
Lay, F. M..... *65,000
Lyman, W. H..... *100,000
Walker, P. A..... *85,000
*Includes business insurance.

LA SALLE

Duncan, N. W..... 55,000
Kilduff, Francis X..... 125,000

LOUISVILLE

McKnelly, Jacob I.(c) 52,000
(c)Also listed Spokane, Wash.

MANTENO

Shuffler, Samuel T..... 50,000

MARSEILLES

Neff, F. T..... 50,000

MENDOTA

Conkey, Harry D..... *60,000
Gallagher, John P..over 50,000
Klivlos, Adam..... 60,000
*Includes business insurance.

MINONK

Mingers, J. A..... 55,000

MOLINE

Ainsworth, Harry..... 100,000
Butterworth, W..... 100,000
Keator, J. S..... 50,000
Langman, J. O..... 50,000
Peek, Burton..... 75,000
Velie, W. L.....over 100,000

MONMOUTH

Hanna, J. Ross..... 85,000

MONTICELLO

Allerton, Robt..... 500,000
Dighton, J. N..... 150,000
Dighton, William..... 175,000
Hott, John F..... 200,000
Moore, Allen F..... 1,000,000

MT. VERNON

Schweinfurt, Carl.over *75,000
*Includes business insurance.

NEW BEDFORD

Bollman, Fred..... 101,000

NORMAL

Beaumgart, Carl H.over 50,000
Brooks, Lee S.....over 50,000

OLNEY

Blackburn, L. C..... 50,000

OREGON

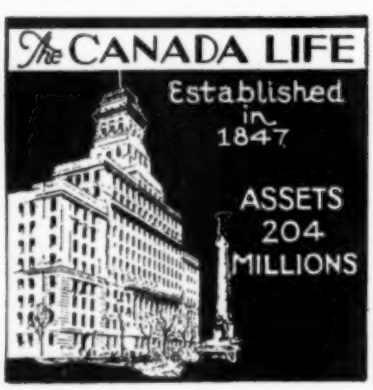
Lowden, Hon. F .O.... 162,500
Lowden, Mrs. F. O..... 100,000
Reed, J. F..... 70,000

OTTAWA

Jordon, John..... 50,000
Knott, R. F..... 80,000
Peterson, F. C...about 100,000
Pettit, Harley..... 80,000
Steiffle, Sidney...about 80,000

PARIS

Colson, U. Rae..... 420,000
Coolley, I. N..... 100,000
Greathouse, A. B..... 75,000
Huston, E. Perry..... 125,000
James, Henry A..... 50,000



"Good at any time. Best when depressed. My family and my life insurance are the only things that during the last three years have not decreased in value." ($185,000).

R. Y. ROWE
Jacksonville, Ill.,
July, 1932

Kidder, F. L..... 106,000
O'Bannon, H. F..... 110,000
Spicer, Ray..... 110,000
Steidl, Joseph..... 70,000

PEKIN

Herget, Carl G..... 70,000
Herget, H. G..... *340,000
Herget, W. P..... 100,000
Morschell, L. C..... 85,000
Reardon, W. J..... 66,000
Saal, Carl..... 50,000
Turner, V. P..... 75,000
Wilson, E. W.....about 750,000
*Includes business insurance.

PEORIA

Ballance, Jr., W. H.... 65,000
Baker, M. M..... 100,000
Bennett, Chas. M..... 100,000
Blender, Dr. W. E.... 75,000
Block, Carl..... 100,000
Block, H. H.....over 200,000
Bushell, A. A..... 50,000
Coney, Dr. J. P..... 100,000
Coogan, Paul 75,000
Duane, Dr. Joseph over 50,000
Egolf, Harry A....over 100,000
Farnum, Charles G.... 65,000
Frankel, Harry 100,000
Friedman, D. S..... 100,000
Hartley, Arthur J..... *500,000
Heller, Sam 75,000
Herchel, Paul E..... 100,000
Hull, William E..... 85,000
Iben, Rinehart..... 130,000
Jacobson, Abraham.... 60,000
Keefer, Edward 75,000
Klein, H. I..... 50,000
Lehman, Arthur..... *450,000
Lehman, Samuel..... 100,000
Locker, Emil..... 75,000
McNear, Jr., George P.. *165,000
Meixner, Dr. F. M. F.. 155,000
Newman, Milton G.... 75,000
Oakford, A. A..... 110,000
Pinkerton, H. B..... 50,000
Salzenstein, Arnold over 100,000
Sommer, Ruben E..... 300,000
Sommer, Wm. H..... 300,000
Ward, Dr. Clarence.. 100,000
Wheelock, George..... 200,000
Wheelock, Ralph..... 90,000
Wilde, Walter B..... 50,000
Wilson, F. L..... 50,000
Wilson, Fred..... 250,000
Wolner, W. F..... 250,000
Woolner, Seymour..... 500,000
*Includes business insurance.

POLO

Schryer, M. E..... 76,000

PRENTICE

Robertson, W. W..... 90,000

PRINCETON

Bryant, Guy A..... 50,300
Nix, Dr. M. A.....over 50,000
Poffens, Dr. P. H..over 50,000
Skinner, Josef T..over 50,000
Steele, Henry..... 60,000
Trimble, C. A....about 60,000

QUINCY

Alexander, F. F..... 50,000
Bonfoey, L. P..... *1,000,000
Gardner, J. W..... 426,000
Germain, Dr. Aldo..... 50,000
Germain, Dr. Hildegarde 50,000
Green, Erwin J..... 58,000
McReynolds, Dr. Rudolph 50,000
Montgomery, S. B..... 50,000
Pearce, Dr. W. F..... 50,000
Schnepp, Carroll..... 50,000
Stern, David..... 55,000
Tenk, Frank..... 50,000
Tenk, Rudolph..... 50,000
Weems, F. H..... 100,000
Weis, A. W. D..... 50,000
Williamson, Robert..... 100,000
Williamson, Russell.... 100,000
*Includes business insurance.

RIDGE FARM

Banta, Wm. F..... 60,000
Jones, Frank..... 50,000

RIVER FOREST

Shoan, Nels 1,100,000

ROBINSON

Bell, William..... 60,000
Flynn, Thomas F..... 275,000
Welsh, Van S..... 150,000

ROCHELLE

Southworth, Thos. G... 100,000
Stocking, G. E....about 60,000
Whitcomb, W. C..... 130,000

ROCKFORD

Atwood, James..... 100,000
Atwood, Seth B..... 130,000
Blake, John D..... 56,000
Bloomgeust, Gust. ... 73,000
Boehmen, Frank W.... 127,500
Clark, J. L..... 100,000
Colman, Howard..... 1,000,000
Doyle, A. J..... 50,000
Doyle, J. P..... 50,000
Ekstrom, Eric..... 150,000
Floberg, A. R..... 50,000
Forbes, Walter..... 50,000
Gschwindt, Adam..... 52,000
Johns, Wilfred..... 167,500
Knutson, K. E..... 250,000
Landstrom, O. E..... 50,000
Lindblade, John 57,000
Lundberg, C. J..... 100,000
Miller, Warren..... 100,000
O'Donnell, Dr. W. J.. 50,000
Olson, Hugo 100,000
Phillips, C. E..... 53,000
Reynolds, L. K..... 52,000
Roper, Mabon P..... 230,000
Smith, Frank M..... 59,000
Smith, Guy..... 85,000
Swanson, Paul S..... 100,000
Thiell, James C..... 100,000
Wantz, Raymond..... 85,000
Williams, W. D..... 100,000

ROCK ISLAND

Reynolds, Benj..... 50,000
Rosenfeld, W. A..... 250,000
Wagner, George..... 60,000

SALEM

Martin, J. C..... 65,000

SIDELL

Cathcart, John A..... 130,000
Cathcart, Mrs. W. G.. 50,000
Montgomery, John W. *50,000
Sconce, Harvey J..... 100,000
*Includes business insurance.

SPRINGFIELD

Abels, Henry.....over 100,000
Deal, Dr. Don..... 155,000
Doyle, C. J..... 80,000
Easley, James A..... 75,000
Fairlie, James....over 50,000
Feffer, F. M..... 75,000
Francis, H. B..... 95,000
Hill, H. B..... 180,000
Holbrook, J. H..... 100,000
Hunting, F. S..... 50,000
Jennings, Frank C. H.. 150,000
Neal, Dr. J. R..... 120,000
Patton, Dr. C. L..over 100,000
Roach, C. E..... 150,000
Shuster, F. E....about 100,000
Smith, George E..... 200,000
Solenberger, H. M..over 75,000
Solomon, George W. over 100,000
Vredenburgh, R..... 60,000
Vrendenburgh, II, T. D. 250,000
Weaver, I. A.....over 50,000
Wiggins, Louis N..... 100,000
Workman, W. F..... 56,000

STREATOR

Crane, William J..... 50,000
Crawford, R. W..... 250,000

SYCAMORE

Townsend, Charles B.. 50,000

TAYLORVILLE

Hoover, Ernest..... 80,000

TONICA

Hartenbower, J. E..... 50,000

UTICA

Cary, N. J.....about 50,000

WASHINGTON

Denhart, Henry..... 95,000

WATSEKA

Craft, Walter H..... 100,000
Vennum, Fred..... 100,000

WOODSTOCK

Romans, J. B....about 50,000

BUSINESS INSURANCE

CAIRO

Halliday, H. E..... 100,000

CHICAGO

Alfred, Decker & Cohen 1,500,000
Armsby, J. K., Co.:
Armsby, J. K..... 55,000
Balch Publishing Co... 100,000
Boston Store:
Newbury, Mrs. M..... 3,000,000
Brunswick - Balke - Collender Co.:
Bensinger, E. E..... 2,500,000
Bullen, Charles F. & Company:
Bullen, John H..... 50,000
Taylor, Alex..... 20,000
Total 70,000
Cable-Nelson Piano Co., Cable, F. S..... 35,000
Case & Martin:
Two executive officers. 150,000
Chicago Crayon Co.... 25,000
Coca-Cola Bottling Works of Chicago, Inc.:
Freeman, A. B..... 100,000
Commonwealth Edison Electric Co.:
Insull, Samuel 700,000
Curtiss Candy Co.:
Schnering, Otto Y.... 2,500,000
Donahue, M. A., Company:
Donahue, E. T..... 25,000
Donahue, M. A..... 25,000
Donahue, W. F..... 50,000
Total 100,000
Federal Life Insurance Co.:
Hamilton, Isaac M.... 100,000
Garden City Envelope Co.:
Hammell, W. F..... 45,000
Hammell, R. J..... 10,000
Hammell, S. H..... 5,000
Total 60,000
Mansure, E. L., & Co.,
Mansure, E. L..... 100,000
Netcher, Charles..... 500,000
Total 600,000
Peck-Hills Furniture Co.b
Jay C. Hills..... 1,500,000
Other officers..... 3,500,000
Total 5,000,000
Richardson & Co.:
Smith, H. W..... 10,000
Tiffany, L. S..... 50,000
Total 60,000
Roos Mfg. Co.:
Roos, Otto A..... 100,000
Sears-Roebuck & Co.:
Rosenwald, Julius.... 1,000,000
Smith, H. P., Paper Co.:
Davis, S. R..... 125,000
Starck, P. A., Piano Co.:
Starck, P. A..... 60,000
Starck, P. T..... 60,000
Total 120,000
Stevens, Chas., & Bros.:
Stevens, Charles A... 400,000
Union Liberty Co.:
Perlowski, Val J..... 500,000
Webster Mfg. Co.:
Webster, T. K..... 50,000
Wilson & Co., Packers:
Wilson, Thomas E.... 1,000,000
b Also listed Los Angeles.

DECATUR

Gushard, Wm., Dry Gds. Co.:
Keith, J. A..... 25,000
Home Mfg. Co.:
McAvoy, J. H..... 25,000

DANVILLE

Yeager & Sons, Builders:
Yeager, O. K..... 100,000

HENNEPIN

Dore Brothers..... 75,000

JACKSONVILLE

Norbury Sanitorium Co.:
Dollear, Dr. A. H.... 30,000
Norbury, Dr. F. P.... 30,000
Riley, V. R..... 30,000
Total 90,000

JOLIET

Illinois Clay Products Co.:
Jones, Ottis L..... 50,000

McKenna Process Co.:
Langford, George 100,000

KEWANEE

Boss Mfg. Co., Mfrs. Gloves and Mittens:
Lay, Frank M..... 25,000
Lyman, W. H., Pres.. 50,000
Stokes, T. R..... 25,000
Walker, P. A..... 25,000

Total 125,000

LOUISVILLE

Kincaid Bros..... 50,000

MENDOTA

Conkey, H. D., & Co.:
Conkey, Harry D..... 10,000
Conkey, R. W..... 10,000
Ellingen, O. J..... 10,000
Gallagher, J. P..... 10,000
Van Etten, W. G..... 10,000

Total 50,000

MOLINE

Crandall Transfer and Wholesale Co.:
Crandall, H. J..... 50,000
Moline Pressed Steel Co.:
Lundahl, Fred..... 85,000

PEORIA

Hart-Carter Co.:
Hartley, Arthur J.... 250,000
Herschel Mfg. Co.:
Herschel, Paul E..... 50,000
Lehman Bldg. Co.:
Lehman, Arthur..... 20,000
Pinkerton Motor Car Co.:
Pinkerton, H. B..... 50,000
Roth, John H., & Co.:
Roth, John H..... 50,000
Toledo, Peoria & Weston Ry.:
McNear, Jr., Geo. P... 100,000

QUINCY

Moline Chemical Co.:
Bon Tacy, L. P..... 500,000

ROCKFORD

E. & W. Clothing Co... 100,000

SPRINGFIELD

Sangamo Electric Co.:
Lanphier, R. C. 250,000

STREATOR

Crawford Locomotive Car Co.:
Crawford, R. W..... 250,000

INDIANA

AURORA

Starck, Wm. E..... 76,000

BEDFORD

Douthitt, James 100,000
Emery, Dr. C. H., M.D. 260,000
Shewrood, Benj. 80,000

BERNE

Gilliom, O. F..... 60,000
Meshberger, Harry ... 100,000
Meshberger, Oscar ... 100,000
Reusser, Dr. A..... 75,000

BOONEVILLE

Mullins, Thomas C.... 150,000
Pitman, Russell..... 85,000
Weyerbacher, Kenneth. 80,000

CHALMERS

Van Vooris, Charles... 60,000

CLINTON

Stultz, Samuel C..... 160,000

CONNERSVILLE

Ansted, George W.... 100,000
Ansted, W. B..... 145,000
Booker, Dr. I. E..... 50,000
Hull, C. C..... 200,000
Thoma, Wm. F..... *300,000
Trusler, A. G..... 50,000
*Includes business insurance.

Life insurance occupies a big place in the modern scheme of things. The fact that most of our "men of affairs" are heavily insured is convincing evidence of the value placed upon life insurance by those who are competent to judge. Every man is obligated to care for those who are legitimately dependent upon him. All men are liable to incidents beyond their control which incapacitate them in caring for dependents. This can best be avoided by carrying adequate insurance. Society has a right to expect that every one will be able to meet his obligations. Those engaging in large commercial enterprises are assuming large commercial responsibilities. These responsibilities can and should be safeguarded as completely as possible by proper insurance.

HARRY G. LESLIE,
Governor of Indiana.

CORYDON

Bulleit, F. A..... 50,000
Keller, C. A..... 50,000
Miles, E. L..... 50,000

CRAWFORDSVILLE

Bischof, Louis 60,000
Crabbs, F. C..... 77,000
Genand, R. H..... 72,000
Reynolds, A. E...about 75,000

EAST CHICAGO

Olney, H. B..... 160,000
True, C. H..... 75,000

ELKHART

Calbert, LeRoy H..... 90,000
Cawley, V. V..... 50,000
Colbert, C. C..... 220,000
Connor, Joseph H..... 85,000
Drake, Charles S..... 400,000
Fields, Frank S..... 60,000
Fleming, Dr. C. F.... 50,000
Fleming, Dr. J. C.... 50,000
Foster, W. H..... 90,000
Greenleaf, Carl D..... *645,000
Kendall, P. C..... 170,000
Patterson, W. H..... 70,000
Preston, G. Edw. 88,000
*Includes business insurance.

ELWOOD

DeHority, Charles 50,000
Sellers, George 60,000
Wolf, Samuel T..... 50,000

EVANSVILLE

Bitterman, Theodore .. 90,000
Bosse, Gilbert 100,000
Bosse, G. H..... 60,000
Bourland, H. D..... 50,000
Brentano, A. A..... 75,000
Cook, Albert 58,000
Cook, Charles W..... 50,000
Cook, Henry E..... 82,000
Cox, James E..... 50,000
Daus, John O..... 100,000
Daus, Louis 50,000
Davis, J. O..... 50,000
Durat, Arthur 100,000
Eichel, Dr. S. J..... 150,000
Enlow, C. B..... 50,000
Erskine, Wilbur 250,000
Frisse, Chas. N..... 75,000
Gilbert, W. S..... 60,000
Graham, Joseph 500,000
Graham, Ray 500,000
Graham, Robert 250,000
Gumberts, Ferd 156,000
Helfrich, M. D..... 50,000
Heston, Samuel T..... 75,000
Igleheart, A. W..... 125,000
Igleheart, Edgar A.... 390,000
Igleheart, John L..... 500,000
Igleheart, Leslie T.... 200,000
Kahn, Clarence 100,000
Kahn, Isadore 75,000
Karges, A. F..... 330,000
Karges, Edwin F..... *360,000
Klamer, O. A..... 200,000
Klein, Alfred A..... 100,000
Levi, Louis B..... 115,000
Levi, Morris R..... 83,000
Million, B. A..... 65,000
Neitert, George 50,000

A DOCTOR'S ADVICE

Bedford, Ind., July 4, 1932.

Editor, The Spectator:

I am a physician in a town of about 14,000 people. I have a family of four children. When they were growing up my great desire was to protect them and give them a start in life in case I was taken away. I early saw the great benefits of life insurance in all its phases in a well-managed company. I took all I could pay for, and sometimes more, and I denied myself many things to do it. At the present time it is the best thing I have, worth 100 cents on the dollar. Doctors on the whole are rather easy marks, not so much so now. Having my life insurance premiums to meet and knowing they must be paid saved me and my family many hard-earned dollars. My advice to all young physicians and all others is to take all the life insurance you can while young. I have $260,000—old line, in first-class companies. It is a good way to save money and protect your family at the same time. I know from personal knowledge that life insurance has saved many a family in this depression. When a life insurance agent writes you a first-class policy in a strong company he does you a favor. If I was not practicing medicine, and I love my profession, I would be writing life insurance, as I believe in it with my whole heart and soul.

CHARLES H. EMERY, M.D.

Nugent, James 150,000
Ploeger, Edw. W..... 100,000
Ravdin, Dr. Bernard.. 150,000
Rosencranz, Richard .. 160,000
Schwegman, Frank ... 50,000
Shane, Norman A.... 100,000
Strouse, A. 50,000
Strouse, Bernard R... 50,000
Strouse, Isaac A..... 51,000
Strouse, Mose A..... 50,000
Van Orman, Harold... 75,000
Weil, R. I..... 70,000
Welborn, Dr. J. Y.... 300,000
Wertz, Daniel W..... 100,000
Woods, A. H..... 50,000
Woolley, Jabez 50,000
*Includes business.

FORT WAYNE

Ackerman, Abe 75,000
Bailey, J. Wade 50,000
Bassett, Guy 100,000
Baum, Henry 50,000
Bechtel, S. B..... 100,000
Berghoff, Gustav A... 60,000
Bulson, Dr. Eugene L. 50,000
Dern, A. L..... 75,000
Dickmeyer, W. C..... 100,000
Fisher, M. B..... 50,000
Fletcher, H. P..... 51,000
Frieberger, Herman .. 80,000
Gallmeyer, E. J..... 75,000
Griffen, W. M..... 100,000
Hall, Arthur F..... *255,000
Hoffman, J. C..... 100,000
Jacobs, George 250,000
Kilbourne, Ed. 60,000
Kraus, Max 150,000
Latz, G. Irving..... 125,000
McBride, Dr. W. O.... 50,000
McGill, Dr. Stephen W. 100,000
McKay, Neil 50,000
McKay, Wm. 50,000
Mead, Franklin B..... *173,000
Mueller, J. L..... 50,000
Neride, L. J..... 60,000
Newman, L. L..... 100,000
Niezer, C. M..... 200,000
Noble, W. K..... 230,000
Noble, Jr., W. K..... 100,000
Perfect, Arthur H.... 95,000
Pollock, Robert M..... 185,000
Porter, Jr., Dr. Miles. 120,000
Rossiter, D. L., M.D. over 50,000
Schule, Benj. 75,000
Shepard, W. T..... 150,000
Shinabery, Lawrence, M.D. .....over 50,000
Stiefel, Louis..... 75,000
Suedhoff, Carl J..... 85,000
Van Arnam, George H. *73,000
Warner Dr. Wesley.... 55,000
Weil, Abraham *142,000
Wilding, John..... *83,000
Winters, E. C..... 97,000
York, Ralph O..... 110,000
*Includes business.

FRANKFORT

Armstrong, C. G..... 78,000
Feight, E. A..... 55,000
Hodge, Edward D..... 75,000
Hufford, Marvin S.... 55,000
Lucas, James A..... 65,000
McDougall, Charles P. 100,000
Sims, Carl 52,000
Smith, Noah N..... 118,000

GARRETT

Thomas, Dr. J. W.... 61,000

GARY

Ahlborn, Wm. 75,000
Boran, Charles..... 100,000
Brink, Dr. C. C..... 100,000
Levin, Harry..... 100,000
Schaaf, F. R..... *350,000
Schonfeln, Jack...over 100,000
Terometa Marcello..... 105,000
*Includes business insurance.

HAMMOND

Ahlborn, Henry..... 75,000
Betz, Frank S..... 71,000
Chapin, George E..... 75,000
Conkey, Henry P..... *300,000
Cook, Sr., G. N..... 50,000
Crumpacker, Fred 85,000
Diamond, Jake....over 105,000
Fitzgerald, John E.... 50,000
Kaufman, Carl 200,000
McLaughlin, R. C..... 50,000
Nau, Chas. 100,000
Wolf, Leo 230,000
*Includes business.

HUNTINGTON

Erehart, Dr. M. G..... 62,000
Noll, Bishop J. F..... 100,000

INDIANA HARBOR

Dubbs, Everett E..... 87,500
Robinson, Dr. C. C.... 60,000

INDIANAPOLIS

Adams, Ray.....about 2,000,000
Adams, Roy.....about 2,000,000
Albright, C. W..... 100,000
Aufderheide, J. H..... 157,000
Bach, E. H..... 71,120
Barrett, Charles E.... 100,000
Barrett, E. Clifford... 150,000
Barrows, F. I..... 100,000
Baton, Haney 50,000
Batty, B. R..... 75,000
Baxter, Arthur 1,200,000
Beck, William S..... 60,000
Becker, Charles S..... 60,000
Boyd, Bert A..... 75,000
Crane, E. A..... 100,000
Dickson, Fred C..... 180,000
Duffey, Luke W..... 60,000
Esterline, John W..... 200,000
Evans, Edmund D..... 250,000
Farrell, Porter M.over 1,000,000
Fogarty, William M. .. 67,000
Foor, William 50,000
Fortune, William 50,000
Harding, Jack 50,000
Harris, Edw. W..... *375,000
Hart, J. S. 60,000
Hauser, Edgar W..... 75,000
Henry, Charles L. 100,000
Hoke, Jacob F. 100,000
Holcomb, J. I..... 300,000
Holliday, W. J..... 75,000
Howe, Thomas C. 100,000
Hubbard, Mrs. Kin.... 100,000
Insley, W. H. 200,000
Jordan, Arthur 160,000
Joss, Frederick A. 50,000
Kahn, Henry 150,000
Kavanaugh, Chas. J... 75,000
King, Fred I. 60,000
King, Russell S..... 71,000
Landon, Hugh McK. .. 400,000
Langsenkamp, Frank H. 125,000
Lieber, Albert 90,000
Logan, Otis E..... 70,000
Lossey, R. H. 60,000
Manly, F. P..... 75,000
Marott, George J. 117,500
McConnaughay, Kenneth E. 75,000
McKee, Myron 100,000
McKee, W. E.....over 100,000
Milliken, Lynn B. 125,000
Mills, Frank V. 85,000
Mooney, Wm. J. 100,000
Olive, George S. 128,000
Osborn, William E. .. 105,000
Pantzer, Dr. H. O. ... 85,000
Perry, Norman A..... 1,600,000
Peterson, Edw. A..... 65,000
Pincus, V. E..... 60,000
Raub, E. B..... 50,000
Raub, J. R..... 60,000
Rosenthal, Albert..... 150,000
Runnels, Orange .about 50,000
Rouse, Oscar C. 50,000
Schneider, W. G..... 85,000
Shank, Mrs. Samuel Lewis 100,000
Shepherd, Frank R. ... 90,000
Sherwood, R. H. 75,000
Smith, Ford 100,000
Stafford, E. E. 125,000
Stanley, Clarence 65,000
Stein, Jr., Theodore .. 50,000
Storer, Elbert 107,000
Stout, Arthur L. 150,000
Starshun, Louis 50,000
Sutphin, Samuel 1,000,000
Taylor, Jas. W..... 106,000
Van Cleave, C. N..... 70,000
Vinton, M. E. 85,000
Vonnegut, Anton..... 100,000
Warvel, Dr. John H... 150,000
Weyerbacher, Dr. Arthur F. 115,000
Witt, Frank A. 75,000
Wolfe, Arthur 251,950
Woollen, Evans..... 70,000
Wright, Dr. J. William 150,000
Wright, John C. 65,000
* Includes business.

JEFFERSONVILLE

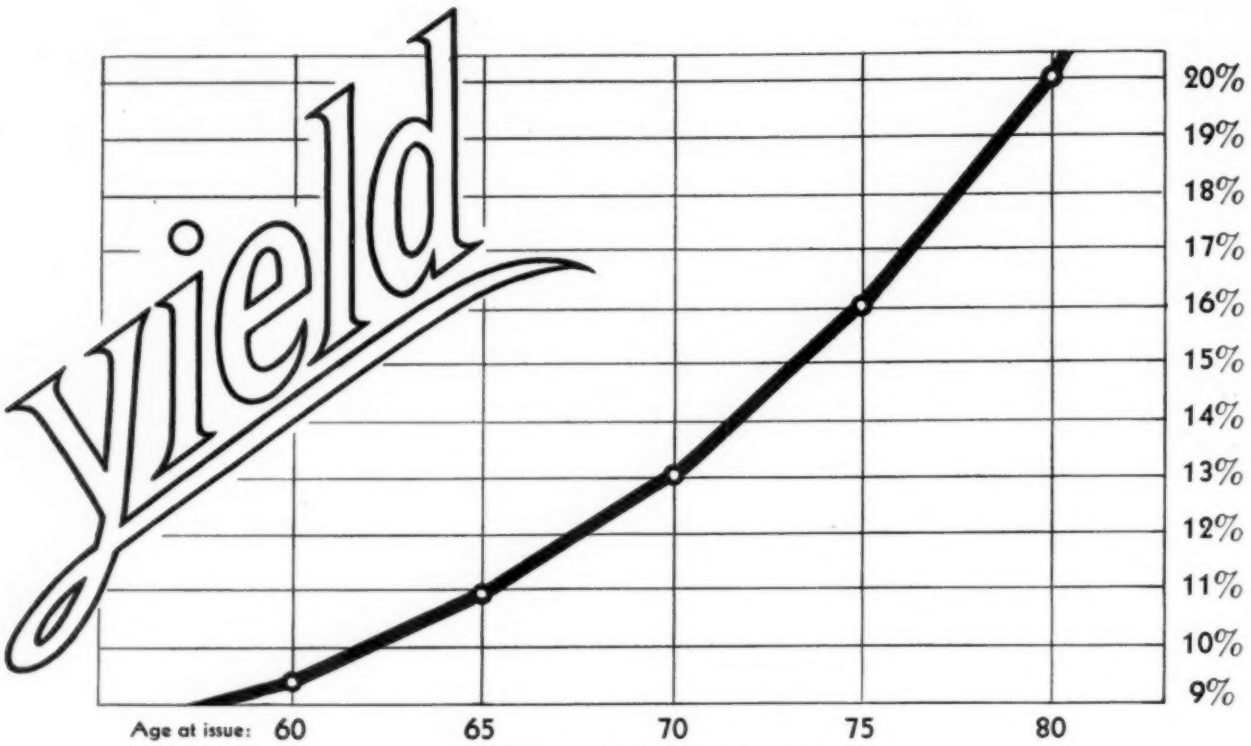
Hancock, Dr. C. F.over 50,000
Holzborg, George H. .. 50,000
Wathen, O. H. 65,000

KENDALLVILLE

Macomber, H. H. 52,000
McCray, E. E..... *1,650,000
*Includes business insurance.

KOKOMO

Conrad, Albert B. 205,000
Daily, O. H. ....about 50,000
Drucker, Joseph M. .. 75,000
Eikenberry, Wm. H.... 50,000
Humpe, Edw. J. 53,000
Jenkins, Albert G. 90,000
Levi, J. S. .....over 50,000
Thalman, A. L. ..over 50,000
Turner, W. H. 50,000



IMMEDIATE LIFE ANNUITIES — MALES

THAT'S WHY THEY ARE EASY TO SELL

The next time you have a prospect for a life annuity, it will be worth your while to remember this: Phoenix Mutual annuities are easy to sell because they offer, to an unusual degree, just what your prospect wants.

There is the obvious security of a contract backed by a conservative New England institution with ample resources and an 81-year record of sound financial service.

And, of course, high yield adds to their attractiveness. For example, as the above chart shows, immediate life annuities for men guarantee returns which range from 9.4% at age 60 to 20% at age 80.

Finally, complete facilities are at your disposal. You can assure your client of prompt service, the selection of a plan to suit his needs, and the privilege of having his income paid semi-annually, quarterly, or monthly.

Write today for a schedule of rates.

PHOENIX MUTUAL LIFE INSURANCE CO.

Home Office: Hartford, Conn.

LAFAYETTE

Alexander, F. L. 54,000
Haywood, Geo..... 100,000
Haywood, Marshall ... 150,000
Loeb, Sam 50,000
Marshall, E. L. 56,000
Murdock, Charles 50,000
Murdock, Samuel 50,000
Politzer, Edw. L..... 55,000
Politzer, Herman 50,000
Reser, Ralph 50,000
Williams, Bourke C. .. 50,000

LA PORTE

Fox, Herbert ....about 65,000
Fox, Maurice ....over 60,000
Fox, Robert *74,000
Fox, Walter S. 50,000
Taylor, W. E. 180,000
* Includes business.

LINNGROVE

Meshberger, Harry ... 80,500
Meshberger, Oscar about 50,000

LINTON

Bush, Benjamin 355,000
Hamilton, Wm. J. 50,000
Harris, Elza ....about 50,000

LOGANSPORT

Bradfield, Dr. John ... 85,000
Cook, Moie .....over 100,000
Jenkinson, Albert G. .. 100,000
McDermott, E. L. 50,000
Wilson, T. H. 50,000

MADISON

Haigh, Sidney E. 50,000
Hirst, Anna L..... 50,000

MARION

Braunlin, William H. . 130,000
Daniel, Erle O. 50,000
DeWolf, Louis 50,000
Erlewine, Henry 150,000
Garthwait, Charles ... 50,000
Gartland, M. F. 50,000
Heinzmann, C. C. 140,000
Kemear, Earl 75,000
Kiley, R. P. 60,000
Lindley, L. R..... *510,000
Loomis, Dr. J. F. 50,000
Savesky, Mark 55,000
Savesky, Meyer 60,000
Schaumdeffel, John H. 75,000
Spencer, Jr., Robert J.. 131,000
Zimmerman, George .. 55,000
*Includes business insurance.

MICHIGAN CITY

Cushman, Moe A. 200,000
Morley, James A. 100,000
Wilson, Dr. L. A. ... 75,000
Wolff, Arthur A. 75,000
Wolff, William 100,000

MUNCIE

Ball, Frank C. 200,000
Ball, G. A. 85,000
Broderick, J. H. 50,000
Broderick, M. H..... 50,000
Davis, Charles S. 63,200
Denny, Will H. 75,000
Dull, Pharon 50,000
Ganter, Leo 75,000
Heller, B. 50,000
Hitchcock, Wm. E. ... 50,000
Johnson, Ray P. 50,000
Kuhne, Henry C. 75,000
Roberts, George D. ... 50,000
Rose, Fred 100,000
Speare, Wm. M. 50,000
Spurgeon, Kenneth ... 50,000
Surber Dr. A. C. 108,825
Wilson, Wm. T. 55,000

NAPPANEE

Coppes, Frank *240,000
Mutchler, Charles *225,000
Mutchler, LaMar..... 90,000
* Includes business.

NEW ALBANY

Baker, Frank R. 100,000
Bensinger, Harry *148,000
Bir, Edward M..... *340,000
Bir, Harry E. 75,000
Bir, James E. 75,000
Ellis, Ray C..... *126,000
Gohman, Chas. L. over 50,000
Huff, John M. 85,000
Huff, Wm. P. 50,000
Kahler, Jr., Ferd..... 500,000
Kahler, Jos.....over 50,000
Knight, E. V. 150,000
Lapping, Geo. B..... *125,000
Lewis, Roscoe H. 130,000
Moser, Julius C. 120,000
Paul, J. J. 50,000

FATHER AND SON PROTECTED

Evansville, Ind., July 7, 1932.

Editor, The Spectator:

In reply to your letter of recent date, will say "Yes," the amount you speak of is correct.* Also my son, Edwin F. Karges, is carrying $360,000 at this time.

I have always believed in life insurance, personally, and some of my policies are somewhere around forty years old. I believe in it more today than ever. This is something that every man ought to carry, particularly family men.

[*$330,000.]

A. D. KARGES, President, The Karges Furniture Co.

Rasmussen, A. ...over 50,000
Rasmussen, John C. .. 50,000
Scharf, Ervin 75,000
Scott, Joseph M..... 90,000
Walts, Samuel W. 62,000
Wrege, John L. 50,000
* Includes business.

NEW CASTLE

Ayres, A. B. 1,000,000
Polk, Oakley M. 50,000

PERU

Shirk, Joseph H. 65,000

PORTLAND

Adair, Alpheus A. 50,000
Anderson, Carl B. ... 200,000
Ashcraft, Wheeler 50,000
Easterday, O. R. 50,000
Schwartz, Dr. W. D. .. 50,000
Williams, J. Arthur ... 50,000

RICHMOND

Cates, Edwin H. 50,000
Conner, Joseph W. ... 50,000
Hamilton, C. E..... 150,000
Hayes, Stanley W. .. 502,000
Hill, Benjamin..... 100,000
Jackson, Richard A. .. 50,000
Johnston, Benjamin... 50,000
Lontz, Harry 516,000
Lontz, J. M.....*1,000,000
Pohlmeyer, M. J..... 100,000
Robinson, H. R..... 150,000
Weist, Dr. H. H..... 59,000
*Inciudes business insurance.

ROCHESTER

Leekrone, Dr. Milton E. 75,000

RUSHVILLE

Watson, James E. 70,000

SHELBYVILLE

Birley, Charles 100,000
Clark, Frank 75,000
Cutsinger, Clarence .. 105,000
Davis, Lee C. 62,000
Depres, Wray 57,000
Hatt, John 50,000
Hamilton, Joseph 130,000
Kennedy, Fred *200,000
Mardis, Joseph 100,000
Smith, Bin 90,000
Tindall, Carl 200,000
* Includes business.

SOUTH BEND

Skillern, Dr. P. G. ... 50,000
Stahly, P. G. 150,000
Studebaker, Jr., C. ... 250,000
Wellington, Fred'k H.. 800,000
Woolverton, Howard A. *233,250
Woolverton, Hugh L... *195,000
Woolverton, John J. .. *180,000
* Includes business.

SWAYZEE

King, Dr. P. C..... 50,000

TERRE HAUTE

Aikman, J. B. 79,000
Beasley, John T..about 100,000
Beggs, Thomas G. ... 100,000
Cohen, Harry 59,000
Eppert, Wm. E. 112,000
Feibelman, Ferd E..... 80,000
Finklestein, J. R. .over 100,000
Frederick, G. W. 75,000
Freeman, Clarence ... 50,000
Goldberg, Julius 60,000
Goldsmith, Fred C. ... 50,000
Hudnut, B. G. ...over 65,000
Hulman, Jr., H. 180,000
LaBier, Dr. C. R. about 50,000
Lubin, Joseph ..about 50,000
Maier, George 50,000
McBride, Dr. ....about 50,000
Petersdorf, Sieg 56,000
Pfau, A. L. 350,000
Shirkie, Hugh 80,000
Silvers, Phill 101,000
Smith, Fred 50,000
Smith, Fred B. 50,000
Talley, Edw. 200,000
Talley, Homer 300,000
Talley, Walter 100,000
Templeton, John *275,000
Watterman, L. E. 100,000
* Includes business.

VINCENNES

Baker, John L. 50,000
Bastin, Frank *170,000
Beggs, H. W. ...over 50,000
Bierhaus, W. C. ...over 100,000
Crackel, K. J. 65,000
Ebner, Lawrence ..over 50,000
Funk, Dr. Vance A.... 75,000
Gould, M. D. 100,000
LaPlante, J. B. E..over 90,000
Phillippe, Ralph C..... 58,000
Risch, John A. *110,000
Simpson, Harry ..over 50,000
Viets, William ....over 50,000
Welsh, M. W. 50,000
Wharf, E. C. ....over 100,000
Winkler, C. C. 55,000
* Includes business.

WABASH

Bigler, Warren 100,000
Bridges, Edw. *750,000
Walters, B. 90,000
Walters, F. B. 50,000
* Includes business.

BUSINESS INSURANCE

ALBANY

McCormick Bros.:
McCormick, Arch G. 50,000
McCormick, C. Roy.. 50,000
McCormick, Ora N.. 50,000
Total 150,000

BEDFORD

Ingles Stone Company. 100,000

CLINTON

Clinton Coal Company,
Ferguson, Arthur .. 25,000
Ferguson, H. M. 80,000
Stultz, George R. ... 25,000
Stultz, Samuel C. ... 50,000
Total 180,000

CRAWFORDSVILLE

Pioneer Box Co. 100,000
Reynolds, A. E. 30,000

ELKHART

Elkhart Carriage and Motor Co.:
Bell James A. 50,000
Greenleaf, Carl D. 200,000

EVANSVILLE

Bockstege Furniture Co.:
Bockstege, Walter .. 50,000
Evansville Metal Bed Co.:
Koch, W. A. 25,000
Evansville Veneer Co.:
Worland, George 50,000
Globe Bosse World F. Co., Mfg.:
Frisse, Charles M. .. 25,000
Plaeger, Edw. W.... 50,000
Total 75,000

Igleheart Bros. Flour Milling:
Igleheart, A. W. ... 100,000
Igleheart, J. L. 100,000
Total 200,000
Karges Furniture Co.:
Karges, Edwin K.... 150,000
Levi Bros., Insurance:
Levi, Louis B. 35,000
Levi, Morris R. 35,000
Total 70,000
Pennington - Geissler, Wholesale Fruit & Produce Distributors:
Pennington, Robt. H. 25,000

FT. WAYNE

Fort Wayne Printing Co.:
Wilding, John 60,000
General Printing Corp.:
Weil, Abraham 20,000
Lincoln National Life Ins. Co.:
Hall, A. F., Pres.... 100,000
Mead, F. B., V.-Pres. 100,000
Total 200,000
Van Arnam Mfg. Co.:
Van Arnam, Geo. H. 25,000
Weil Bros. & Co.:
Weil, Abraham..... 110,000
Wolf & Dessauer:
Latz, G. Irving 100,000

GARY

First National Bank:
Schaaf, F. Richard, Pres. 100,000

GENEVA

Chew Mfg. Co.:
Chew, Archie E. 50,000

HAMMOND

Conkey, W. B., Co.:
Conkey, Henry P., Pres. 100,000
Hoess Brothers 100,000

HUNTINGTON

Schacht Rubber Mfg. Co.:
Partnership Policy .. 75,000

INDIANAPOLIS

Bookwalter-Ball Prtg. Co.:
Ball, Frank W..... 20,000
Capital Dairy Co.:
Lowell Wilson, Mgr. 100,000
Central Rubber & Supply Co.:
Ruddell, Almus G.... 50,000
Dryer Product Co..... 150,000
Efroymson & Wolf... 100,000
Hamilton, Harris & Co. Cigars & Tobacco:
Harris, Edw. W..... 75,000
Hibben-Hollweg & Co.:
Heine, H. E., Mgr... 250,000
Insley Mfg. Co.:
Pfeiffer, F. L..... 50,000
Rassmussen, A. C.... 50,000
Wagner, Carl..... 150,000
Total 250,000
Ladoga Canning Co.:
Ashby, Edgar, Mgr... 50,000

SPLENDID RECORD

From its inception, the Indianapolis Life has been a Purely Mutual Company, operated for the use and benefit of its Policyholders. There are no Stockholders. It can not be bought, traded or sold. During the twenty-seven years of its life, the Company has been progressive and prosperous. It has kept the faith with its Policyholders and agents. It has lived up to its promises. It has furnished insurance at a very low net cost. Its dividend record is unexcelled. It has the confidence and respect of its competitors and the general public. It is still guided by the Officers who started the Company almost twenty-seven years ago. It has a loyal and faithful agency organization, and it is permanently established in its own home office building.

In the future as in the past, the Company will keep within the lines of safe underwriting. It will indulge in no doubtful experiments. It will endeavor to keep quality, service and safety above mere size.

We give Manager's and direct Special Agents' contracts for as much territory as can be successfully handled. Liberal first year commissions and renewals.

Operating in Indiana, Illinois, Texas, Ohio, California, Michigan, North Carolina, Iowa, Minnesota and Florida.

INDIANAPOLIS LIFE INSURANCE COMPANY

FRANK P. MANLY, President — JOS. R. RAUB, Secretary

Noblitt-Sparks Industries, Inc.:
Noblitt, Q. G. 850,000
Vonnegut Hardware Co.:
Prinzler, Carl J..... 25,000
Vonnegut, Anton ... 25,000
Vonnegut, Franklin . 25,000
Vonnegut, George ... 25,000
Total 100,000

KENDALLVILLE

McCray Refrigerator Co., Mfrs. Refrigerators:
McCray E. E. 50,000

KOKOMO

Ellis Bros. Coal and Building Supplies:
Ellis, Ernest 20,000
Kokomo Supply Co., Mill and Factory Supplies:
Brock, R. C. 20,000
Fel, Louis 30,000
Total 50,000
Service Oil Co., Rfg. & Distributing 30,000
Spurgeon-Gordon Co., Furniture:
Spurgeon, Silcott ... 15,000

LA PORTE

Fox, Samuel Sons, Inc.:
Fox, Robert 25,000

MARION

Lingley Box & Paper Co.:
Lingley, L. R., Pres.. 40,000
Lingley, H. H., Sec.. 10,000
Powell, F. V., Vice-Pres. 20,000
Total 70,000

MISHAWAKA

Dodge Mfg. Co..... 500,000

MUNCIE

Marx & Kallmeyer:
Kallmeyer, Dave ... 50,000
Marx, Herman A. ... 50,000
Total 100,000
Hotel Roberts:
Thornburg, Alonzo C. 50,000

NAPPANEE

Coppes Bros. & York:
Coppes, Frank 180,000
Coppes Co., J. D.:
Coppes, Frank..... 24,000
Mutchler Bros. Co.:
Mutchler, Charles .. 125,000

NEW ALBANY

Bir, Louis, Lumber Co.:
Bir, Edward M..... 40,000
Monon Veneer Company:
Lapping, George B... 75,000
Read Phosphate Co.:
Ellis, Ray C..... 50,000
Wood Mosaic Co., Inc.:
MacLean, Wm. A... 100,000

RICHMOND

F. & N. Lawn Mower Co., The Lontz, J. M., Pres. 200,000

SOUTH BEND

Malleable Steel Range Mfg. Co.:
Woolverton, John J., Pres. & Gen. Mgr. 150,000
Woolverton, Hugh L., Vice-Pres. and W. Mgr. 150,000
Woolverton, Howard A., Sec.-Treas..... 150,000
Total 450,000

TERRE HAUTE

Feibelman, F. E..... 25,000
Frank-Samuel, & Co., Inc.:
Frank, Theo. P..... 50,000
Templeton Coal Co.:
Templeton, John..... 250,000

VINCENNES

Blackford Window Glass Co.:
Bastin, Frank, Pres. 120,000
Knox County Lumber Co.:
Klemeyer, J. L., Pres. 80,000
Tip Top Creamery Co.:
Risch, John A., Pres. 60,000

WABASH

Service Motor Co.:
Bridges, Edw. 515,000

"Every young man should take insurance early in life to get the benefit of low premiums, then add to it as his income will permit. It is a satisfaction to know one's family is protected." ($233,250).

HOWARD A. WOOLVERTON
South Bend, Ind., July, 1932

IOWA

AMES

Budge, Dr. Ben G..... 58,000

ATLANTIC

Musson, Frank 50,000

BETTENDORF

Bettendorf, J. W....(a)1,500,000
(a)Also listed Davenport.

BOONE

Hanson, R. M..... 100,000
Holst, Barnhart P..... *52,000
*Includes business insurance.

BURLINGTON

Blaul, John..... 50,000
Perkins, Charles E. ... 50,000
Tombaugh, Frank M.. 75,000
Walsh, Charles H. 95,000

CASEY

Gray, Charles 67,000
Gray, Fred..... 55,000

CEDAR RAPIDS

Alfree, H. B..... 131,500
Averill, Glenn M..... 131,000
Brookman, John H.... 50,000
Cherry, Howard..... 65,000
Cherry, Walter..... 100,000
Collins, Grant 100,000
Collins, Scott 100,000
Craemer, N. C..... 70,000
Darling, F. W..... 121,000
Derflinger, Lloyd L..... 50,000
French, Frank H. 50,000
Grimm, John M...over 75,000
Hamilton, James E. .. *85,000
Hatch, L. O. 50,000
Hurd, Frank W..... *100,000
Killian, A. L..... *60,000
Killian, Edw. *60,000
Lenders, A. W. H.... 120,000
Marshall, Verne 150,000
Nehls, H. L. 67,500
Powell, W. P.....about 53,000
Rogers, T. P..... 78,000
Ruml, Wentzel 60,000
Sanford, Morris 50,000
Sinclair, Robert..... 50,000
Stark, L. E..... 80,000
*Includes business.

CENTERVILLE

Bradley, Wm. S..... 50,000
Frankel, J. J. ....over 90,000
Goldstein, Abe 60,000
Rosenbaum, Sam about 90,000
Sawyers, Dr. Clyde.... 50,000
Sawyers, F. L..... 50,000

CLARINDA

Anderson, Walter 50,000
Eller, Dr. C. B. 81,000
Newport, Dr. P. 53,000
Sinn, Frank 90,000

CLINTON

Armstrong, Charles A. 100,000
Armstrong, Mrs. Chas. A. 100,000
Bigelow, Dr. C. T..... 50,000
Collis, Oliver D..... *400,000
Curtis, Eugene J.....*1,040,000
Curtis, Mrs. E. J..... 100,000
Curtis, George Lee.... 300,000
Curtis, George M..... 75,000
Ellis, Frank N..... 100,000
Hobart, H. H..... 55,000
Iten, Frank J. 150,000
Iten, Louis 150,000
Iten, William H..... 50,000
Jordan, Dr. M. S. 50,000
Keefe, Dr. F. M. 50,000
Kershner, Dr. F. O.... 135,000
Lamb, Garrett E. 100,000
Mayer, Earl F. 70,000
Peterson, Frank J. ... 65,000
Sino, A. C. 50,000
Sino, H. A. 50,000
Smith, W. R. 50,000
Ward, Frank J..... 50,000
Wilson, George E. ... 250,000
Wilson, Jr., George E. 350,000
Wilson, J. F. 100,000
*Includes business.

COUNCIL BLUFFS

Annis, Albert D..... 200,000
Bonner, C. A. 70,000
Cogley, Dr. J. P..... 100,000
Dean, Dr. F. W..... 50,000
Everett, Leonard 200,000
Everest, Folsom..... 50,000
Everest, F. F..... 50,000
Johnson, Dr. A. A.... 80,000
Lougee, Eldin H..... 190,000
Maiden, Dr. S. D..... 100,000
Mitchell, W. E. 60,000
Nelson, Olaf 90,000
Petersen, Henry K. .. 50,000
Rohling, Henry F..over 100,000
Rosenfeld, Joe 155,000
Searle, H. A. 70,000
Smith, E. C..... 60,000
Wickham, B. C. 100,000
Wilcox, Emma 50,000
Wilcox, Mrs. J. F.... 56,000
Woodward, John G.... 135,000

Iowa owes much to its insurance institutions and the value of the protection they provide for the individual citizen.

Personally, I am a great believer in insurance. In the light of the failure of many men in business during the past four years, many have changed their views on insurance. There are people who have lost everything and all that remains between their families and the necessities of life are their policies of insurance. It is sound business and no man can afford to be without it in order that his family be provided for and saved the hardships incident to being left without the sustaining influence of a husband or father. I am more and more satisfied that insurance should be an essential element and a part of the asset of every head of a family.

JOHN HAMMILL,
Ex-Governor of Iowa.

DAVENPORT

Abraham, Bernard ... 50,000
Abraham, Hervin 100,000
Adler, E. P..... *402,000
Bechtel, G. M. 150,000
Bechtel, H. R. 150,000
Bell, J. A. 80,000
Bettendorf, Edwin J.. *547,000
Bettendorf, J. W. (a). 1,500,000
Bettendorf, William E. 100,000
Block, F. O. 205,000
Block, W. J. 105,000
Bollinger, J. W. 50,000
Braunlich, Dr. George. 60,000
Breen, M. J. 55,000
Brown, A. W. 55,000
Cable, George W. 83,000
Carthey, E. J..... 60,000
Case, M. W. 100,000
Cline, Tom 56,000
Coffee, Maurice D. ... 60,000
Comenitz, Ben 75,000
Connor, Clifford A..... 66,000
Decker, Dr. George ... 100,000
Deutzch, Joseph 135,000
Dougherty, Lee J. 200,000
Faeber, A. J. 100,000
Feder, Milton 100,000
French, G. Decker ... 60,000
Gerwe, Ben J. 77,000
Gilchrist, Charles 60,000
Griggs, A. P..... 116,000
Hageboeck, Dr. A. L.. 50,000
Haller, Dr. Julius 100,000
Hanssen, B. C. 50,000
Harkness, Dr. Gordon.. 103,000
Harned, R. H. 138,000
Hickey, W. A. 275,000
Hunzinger, John 75,000
Ulian, William 50,000
Jocabsen, Jr., P..... 70,000
Johnson, E. S. 100,000
Kimberly, D. W. 55,000
Kimmel, Joseph 250,000
Krakow, Alfred 50,000
Kramer, Robert E. ... 50,000
Lafferty, Stanley B. ... 150,000
Lamb, Dr. F. H. 90,000
Lane, Dick R. 320,000
Lane, J. R. 300,000
Lawson, H. L. 50,000
Lay, C. A..... 50,000
Le Buhn, Carl 150,000
Le Buhn, Dick 75,000
Lee, Ross 135,000
Liddle, Arthur W. 150,000
Madden, Karl M..... 61,000
Martin, George 70,000
McCabe, Richard W... 50,000
McCarthy, P. F. 200,000
Meese, Henry 50,000
Morrissey, L. 50,000
Mueller, Alfred C. 100,000
Mueller, Bernard C. .. 100,000
Mueller, Edwin C..over 100,000
Mueller, Walter 100,000
Mueller, Wm. L. 51,000
Otto, Paul C..... 75,000
Palmer, Dr. B. J..... 500,000
Palmer, Mrs. B. J..... 100,000
Peterson, H. F. 150,000
Phillips, Blair *265,000
Plack, Harold J..... 107,000
Plagman, Dr. A. A.... 50,000
Priester, Henry 120,000
Quail, Jno. 80,000
Ramsey, L. W..... 150,000
Rendleman, Dr. W. H.. 57,000
Richter, Carl 55,000
Richter, Henry..... 103,000
Richter, William 50,000
Rotschild, Dave 50,000
Ryan, Jeremiah J. 200,000
Scharff, H. E. 100,000
Schmidt, Benj. 50,000
Senty, Dr. E. G. 50,000
Shoemaker, Guy 52,000
Simmons, A. E. 150,000
Simon, Hugo 50,000
Snoke, D. H..... 62,122
Speed, Lloyd J..... 50,000
Tenembom, Abe 50,000
Thomas, Albert J. 75,000
Von Maur, Cable 80,000
Vorek, Dr. John 50,000
Voss, Ed. F. 50,000
Voss, Walter 50,000
Walsh, R. J. 60,000
Walsh, Tom J.....*1,280,000
Waterman, C. D. 175,000
Weber, Dr. J. S. 70,000
White, Dr. P. A. 85,000
Yetter, Frank 75,000
* Includes business.
†Business insurance.
a Also listed Bettendorf, Iowa.

DECORAH

Ingvoldstad, Wm. 100,000

DENISON

Kuehnle, Carl F..... 75,000
Shaw, L. M. 50,000
Voss, Charles L. 60,000

DES MOINES

Anderson, C. N..... 66,000
Appelquist, Fred G. .. 50,000
Baker, W. E. 75,000
Blank, A. H. 100,000
Brenton, Clyde 60,000
Brody, A..... 50,000
Brody, Joseph I. 50,000
Brown, C. P., Jr..... 133,500
Bushnell, C. B. 110,000
Carpenter, J. S. 75,000
Carpenter, Thomas ... 74,000
Chamberlain, D. S. ... 50,000
Clarke, Howard J. 100,000
Clemons, R. J..... 138,000
Cohen, Max 210,000
Cohen, Moses 125,000
Condon, J. P. 102,000
Cowles, Gardiner 200,000
Davidson, S. 50,000
De Puy, Clifford 150,000
Disosway, Mark L..over 50,000
Eibert, Benj. 50,000
Fenton, Stephen D. .. 55,000
Fisher, Claude..... 62,000
Fleming, J. A. 50,000
Fleming, S. 60,000
Fleming, R. J. 74,500
Flynn, F. P. 50,000
Frankel, Ansel 90,000
Frankel, H. S. 75,000
Glomset, Dr. D. J..... 50,000
Green, Frank O..... 125,000
Green, James B..... 75,000
Grimes, Dr. Eli 80,000
Gross, B. H..... 80,000
Haines, Jansen 80,000
Hansen, H. C. 50,000
Harison, W. G...about 50,000
Hartley, O. B..... 75,000
Havner, Horace M. .. 75,000
Henning, Malcom E... 75,000
Hensen, H. A. 50,000
Herring, C. L. 250,000
Herring J. L. 75,000
Hewitt, Edwin 110,000
Hill, Dr. L. F. 85,000
Hollingsworth, A. E.. †50,000
Howe, Jesse P. 90,000
Howell, John W. *55,000
Hubbell, F. C. 86,000
Hubbell, F. W..... 100,000
Hubbell, Jas. 100,000
Hughes, J. J. 55,000
Hunter, Ed. H. 175,000
Julander, Dr. O..... 50,000
Kaufman, Frank 155,000
Kelly, Dr. Edmund J.. 71,000
Kelly, Dr. Lawrence E. 154,000
Kendall, N. E. 50,000
Lowry, Samuel ..... †125,000
MacKenzen, L. R..... 115,000
Maine, R. J. 52,000
Mandelbaum, N. 50,000
Mandlebaum, Sid. over 150,000
Martin, C. H. 50,000
Mattes, F. P. 50,000
McBride, Russell G. ... 50,000
McDonnell, John E. ... 50,000
McGregor. Robert B. .. 75,000
McNerney, Walter.... 50,000
McPherrin, Grant 70,000
Miller, Homer A. 75,000
Miller, Wm. F..... 110,000
Minassian, Dr. H. A... 55,000
Muelhaupt, Joe 50,000
Nelson, M. C..... 130,000
Nichols, C. E. 57,000
Nollen, G. S. 75,000
Nollen, H. S..... 100,000
Norwood, Joseph *75,000
Oransky, Abe 75,000
Oransky, L. 100,000
O'Rourke, J. B. 52,000
Pease, Fred H. 60,000
Penn, Albert 200,000
Penn, Ralph 70,000
ercival, Shirley A.over 300,000
Perry, E. C..... 75,000
Perry, Frank S. 115,000
Polk, H. H. 51,000
Pratt, W. J. ....about 50,000
Rawson, C. A. 120,000
Reed, Ralph 60,000
Rollins, Ralph..... 150,000
Rosenbaum, Benj. 50,000
Rosenfeld, M. 50,000
Rumsey, Hugh E..over 75,000
Saxton, Burton H..... 65,000
Schmidt, Emil 50,000
Secor, Le Roy W..... 52,000
Seltzer, M. L..... 100,000
Sheuerman, Henry ... 90,000
Shuler, Hugh N. 85,000
Slate, J. S. 50,000
Speers, Charles ..over 100,000
Stipp, Harley H. 50,000
Strauss, Gardner 50,000
Strauss, Levin 53,700
Strauss, Oscar ..about 50,000
Strauss, Samuel 52,000
Streight, H. R..... 50,000
Streight, M. L..... 50,000
Struckman, Edwin 155,000
Swanson, Fred W..... 100,000

Tutt, B. E. 70,000
Vrooman, Howard J. .. 167,000
Wallace, Harry 165,000
Wallace, Henry A..... 135,000
Wallace, James W.... 77,000
Weeks, Carl..... *1,152,500
Wheeler, W. W. ..about 50,000
Wilchinski, Norman .. 75,000
Wiseman, William..... 55,000
Young, P. H..... 70,000
Younker, B. A. 50,000
Zinsmaster, M. 60,000
* Includes business.
† Business insurance.

DUBUQUE

Adams, J. T..... 100,000
Beyer, A. M..... 50,000
Bissell, L. C..... 100,000
Burch, J. Merrill..... 150,000
Collier, R. H. 65,000
Davenport, I. N. 60,000
Deming, J. K..... 50,000
Egelhof, L. F. 50,000
Fitz Gerald, L. M..... 70,000
Fleege, Wm. B..... 50,000
Fritz, L. H. 60,000
Garland, J. C. 50,000
Harris, Ray R..... 70,000
Heeb, Anthony F. 65,000
Heles, J. B..... 60,000
Kassler, Moses 50,000
Keller, C. H..... 50,000
Kenline, H. C..... 60,000
Kerper, Jacob 60,000
Klauer, W. H..... 75,000
Lange, Harvey M. 60,000
Lange, Philo B. 60,000
Lange, Otto F..... 125,000
Langworthy, H. G.... 55,000
Lee, James F..... 50,000
Loetscner, A. E. 110,000
Loetscher, E. C. 100,000
Loetscher, J. A..... 150,000
Meuser, W. H. 55,000
Moes, M. J..... 50,000
Molo, Wm. S..... 60,000
Myers, Geo. W..... 150,000
Roshek, J. J..... 110,000
Schwind, John W. ... 50,000
Steffens, C. N. 100,000
Stotesbery, R. L..... 50,000
Thompson, H. E. 65,000
Trausch, J. P..... 60,000
Wallis, J. R..... 60,000
Woodward F. W..... 150,000
Yokom, W. L..... 100,000
Young, E. R..... 50,000
Zwack, Anton 150,000

ESTHERVILLE

Groves, Mack J..... 200,000

FORT DODGE

Beeh, E. F..... 200,000
Bowen, Wm. W...about 50,000
Brady, John *90,000
Breen, M. J. 70,000
Burnquist, Bert B..... 75,000
Chase, Sumner B. 55,000
Dowd, Rob't P..... *165,000
Foley, J. J. 50,000
Gaad, Clarence W. 58,000
Garlock, Chas. A. 92,000
Gill, Henry J. 85,000
Haire, John 90,000
Isaacson, Chas. F. 60,000
Kelleher, Denis M. ... 225,000
Kersten, E. M. 100,000
Leighton, Eugene 75,000
Loomis, Allen R. 75,000
Loomis, Fred L. 100,000
Maher, Frank ..about 50,000
Martin, Loran M. ... 107,000
Merryman, Walter ... 91,000
Mitchell, Richard D... 75,000
Mulholland, Matt 52,000
Pfaff, Louis L. *110,800
Pfaff, Otto C. *124,000
Rehder, Edward 90,000
Reuben, Wm. 115,000
Sayles, Arthur B. *110,000
Schaupp, John M. 200,000
Schultz, Arthur A. 62,000
Studebaker, John F... 135,000
Trauerman, Joe K. .. 115,000
Yost, Chas. A. 50,000
Zinn, Edgar N. 70,000
* Includes business.

FORT MADISON

Morrison, V. E. 56,000
Newton, Dr. W. H. ... 60,000

GUTHRIE CENTER

Moore, Frank 50,000
Moore, Jesse 125,000
Thomas, Dr. C. J..... 62,500

HASTINGS

Pierce, Fred W..... 50,000
Shoemaker, E. R. 60,000

HAWARDEN

French, Bayard T..... 80,000
Schoeneman, F. B. ... 50,000
Schoeneman, J. H. C... 50,000

IOWA CITY

Speidel, Merrit..... 50,000

KENDALLVILLE

Jacob, Wm. 60,000

KEOKUK

Brinker, Walter 56,000
Joy, C. R. 91,000
Keiser, Elmer 53,500
Logan, William R. 77,000

MASON CITY

Adams, A. A. 125,000
Brice, W. F..... 204,000
Decker, Fay E..... *667,000
Dunn, E. G. 63,500
McNider, Hanford ... 250,000
O'Brien, Dr. S. A..... 75,000
Shepard, H. H. 57,000
Smith, R. P. 62,000
*Includes business insurance.

MUSCATINE

Mussey, Clifton 500,000

NEWTON

Korf, H. C. 124,000
Maytag, E. H..... *1,050,000
Maytag, Hon. F. L..... *1,500,000
Morgan, Vester H..... 80,000
*Includes business.

OTTUMWA

Bonniefield, W. B. 100,000
Harper, Clarence S. ... *185,738
Harris, Homer H. ... 200,000
* Includes business.

PETERSON

Miller, Herman 50,000

RED OAK

Cochrane, William ... 50,000
Ratcliff, Judge W. C. 75,000

SHEFFIELD

Johnston, C. F. 54,000

SIOUX CITY

Davis, Charles P. 105,000
Everist, H. 125,000
Fee, O. J..... 60,000
Flinn, M. I. 54,000
Galinsky, A. L..... *350,000
Garrett, Clifford 52,000
Gettys, Loyd B..... 55,000
Gordon, Wm. ..about 50,000
Kennedy, W. J. 75,000
Kingsbury, B. H..... *81,000
Lohr, F. W. 80,000
Magown, John..... 50,000
Martin, Howard..... 175,000
Mullhall, John ..about 50,000
Pelletier, F. M..... 125,000
Riesche, R. H..... *125,000
Rosenstock, Emil..... 77,000
Scott, Frank E..... 50,000
Spalding, Alice E. 50,000
Trauerman, I. G..... 73,000

* Includes business ins.

SPENCER

Collester, C. C..... 99,000
Green, H. O. 57,000
Thomas, W. H. 60,000

TIPTON

Moffitt, John T. 75,000

WASHINGTON

Hammer, E. B..... 57,500
Jungbluth, C. J..... 52,000
Pauls, C. H..... 60,000

WATERLOO

Bellinger, Guy V..... 110,000
Bickley, Dr. Carl C... 50,000
Butler, C. E..... 80,000
Clark, Claude 125,000
French, G. H..... 50,000
Galloway, James..about 50,000
Graham, Jas..... 250,000
Harrison, T. J..... 100,000
Johnson, John E..... 55,000
Lamson, C. O..... 55,000
Lauerman, R. M..... 210,000
Lichty, George E. 70,000
Lichty, H. B. *68,000
McGinn, Sartolli..... 200,000
Plumb, H. B..... 110,000
Rodamar, Ira 65,000

Tangney, Eugene F.... 200,000
Thornton, Dr. Thos. F. 50,000
*Includes business.

BUSINESS INSURANCE

BURLINGTON

Clinton-Copeland Candy Co.:
Copeland, Russell ... 50,000

BOONE

Holst Publishing Co.:
Holst, B. P..... 50,000

CEDAR RAPIDS

Consumers Mercantile Corp.:
Hurd, Frank W. 60,000
Harris, Homer H..... 50,000
Killian Company, Department Store:
Killian, A. L. 55,000
Killian, Edw. 45,000
Killian, James 40,000
Total 140,000
Merchants National Bank:
Hamilton, James E.... 50,000

CLINTON

Collis, Oliver D..... 150,000
Curtis Company:
Eugene J. Curtis..... 200,000

COUNCIL BLUFFS

Annis & Rohling, Farm Loans:
Annis, Albert D. 100,000
Rohling, Henry F. ... 100,000
Total 200,000

DAVENPORT

Faeber, A. J. 100,000

RETENTION

The customer file post-mortem is a sad thing in many agencies. Dead names clutter up the records.

Customer turnover is costly to agency growth. Old business — evidence of DURABILITY—should be as easy to keep as new is to get.

Established confidence, proven performance, can help reduce this loss. Continental agency contracts insure growth, guarantee DURABILITY.

CONTINENTAL ASSURANCE CASUALTY COMPANIES

CHICAGO ILLINOIS

Glaspell, Vieth & Duncan, Investment Bankers:
Walter E. Vieth 10,000
Floyd C. Duncan 10,000
Total 20,000
Halligan Co., Wholesale Groceries:
Halligan, T. J..... 25,000
Hickey Brothers, Wholesale Cigars:
Hickey, Wm. A..... 180,000
Palmer School, School of Chiropractics:
Palmer, Dr. B. J., ... over 600,000
Meyer, Edw. W..... 50,000
Miller Hotel Co.:
Lane, Dick R..... 290,000
Lane, J. R..... 150,000
Walsh, Tom J..... 350,000
Total 790,000
Red Jacket Mfg. Co., Iron Pumps and Castings:
Lafferty, S. B..... 100,000
Ryan Plumbing & Heating Co., Plumbing and Heating:
Ryan, J. J..... 35,000

DECORAH

Coffean Co., Contractors:
Coffean, A. R..... 53,000

DES MOINES

Armand Co.:
More, Jessie E..... 5,000
Stevens, A. I..... 20,000
Stevens, F. M..... 50,000
Weeks, Carl..... 735,000
Total 125,000
Central Iowa Fuel Co., Coal Mining:
Hollingsworth, A. E.. 50,000
Norwood, J. 50,000
Total 100,000
Miller Hotel Co., Hotels:
Lane, D. R..... 100,000
Younkers Brothers, Dry Goods:
Wilchinski, Norman.. 50,000

FORT DODGE

Dowd Department Store:
Dowd, R. P..... 30,000
Isaacson, C. F..... 30,000
Total 60,000

KNOXVILLE

Collins, Lafe S., Oil Co., Wholesale Oil:
Collins, L. S..... 50,000
Banes, Walter 25,000

NEWTON

Maytag Company, Manufacturers:
Maytag, E. H. 50,000
Maytag, Hon. F. L... 100,000
Bunes, Walter 25,000
Total 175,000

OTTUMWA

Harper & McIntire Co.:
Harper, C. S..... 60,000
Harper, R. W..... 40,000
Myers, W. P..... 40,000
Gray, E. W..... 10,000
Fielder, Wm. 5,000
Total 155,000

SIOUX CITY

Davidson Bros. Co..... 150,000
Galinsky Bros. Co.:
Galinsky, A. L..... 250,000
General Manufacturing Co., Fountain Pens:
Kingsbury, B. H..... 60,000
Martin, T. F..... 300,000
Pelletier, The, Company, Dept. Store:
Pelletier, F. M..... 105,500
Riesche & Sanborn, Engineers:
Riesche, R. H..... 75,000

WATERLOO

Smith, Lichty & Hellman Co., Wholesale Grocers:
Fowler, L. E..... 20,000
Lichty, B. G..... 20,000
Total 40,000

Sorenson, N. P..... 20,000
Waterloo Cement Machinery Corp., Mfrs. of Concrete Mixers & Contractors' Machinery:
Lichty, H. B..... 40,000

KANSAS

ATCHISON

Charles, Dr. Hugh L ..... over 50,000
Hawk, Wilbur..... 200,000
Muchnie, H. S....over 50,000
Parker, Le Roy..... 50,000
Robinson, Dr. Charles W. 85,000
Waggener, Bailie P.... 50,000
Waggener, William F.. 100,000

CIMARRON

Spearing, Dr. Jas. W... 105,000
Taylor, Dr. W..... 50,000

COFFEYVILLE

Evans, John D..... 50,000
Ragon, A. T..... 50,000

COLBY

Woofter, J. C..... 55,000

DODGE CITY

Cochran, Geo..... 50,000
Combs, R. E..... 50,000
Hagenmaster, F. L..... 50,000
Martin, Geo..... 50,000
Nevins, Arthur..... 50,000
Nevins, Clarence..... 50,000
Nevins, Ralph..... 50,000
Newby, C. F..... 50,000
Rose, G. B..... 50,000
Slentz, J. E..... 50,000
Warsaw, Wm..... 50,000

ELLSWORTH

Tremble, George T..... 125,000

EMPORIA

Finney, W. W..... 232,000
Guffer, A. H..... 55,000
Haywood, Carl B..... 100,000
Newman, C. H..... 125,000
Samuel, Owen 64,000
Soden, J. R..... 126,000

EUREKA

Edwards, John A..... 100,000

HAYS

Cochran, Azel F..about 100,000

HUTCHINSON

Carey, Charles..... 75,000
Carey, Emerson..... 50,000
Carey, Jr., Emerson... 50,000
Carey, Howard E..... *200,000
Carey, William P..... *50,000
Clark, Scott 50,000
Gano, Paul..... 57,000
Harrison, J. W..... 52,000
Kirk, A. E..... 100,000
McNaghten, E. W.about 50,000
McNaghten, J. C..... 50,000
Rosier, Lacy..... 100,000
Wiley, V. M.....about 70,000
*Includes business insurance.

INDEPENDENCE

Guernsey, George T.... 100,000

IOLA

Lanyon, William..... 50,000

JUNCTION CITY

Fegan, R. B..... 70,000
Jellison, A. D..... 100,000

KANSAS CITY

Alberti, Homer 55,000
Allen, Dr. L. J. 70,000
Angle, Dr. Fred 50,000
Baska, Joseph A..... 65,000
Boomer, Jess 52,500
Brady, Joseph H..... 58,000
Breidenthal, Maurice.. 75,000
Breidenthal, Willard.. 240,000
Carey, Dr. F. S..... 55,000
Edwards, J. Renz 75,000
Falconer, Harold 55,000
Fasenmeyer, Anthony.. 71,000
Feld, Milton 100,000
Fitch, Howard A..... 100,000
Grossman, Henry J.... 100,000
Haas, Dr. K. C..... 55,000
Long, George 150,000
Nesselrode, Dr. C..... 100,000
North, Stephen L..... 71,000

Safe and Sound Thrift Vehicle

There is in America a high sense of appreciation for this safe and sound vehicle of thrift. Americans carry twice as much life insurance as all the other people of the world combined, although the United States contains only one-sixteenth of all the world's population. Many people think of life insurance in narrow terms —premiums and death claims. But there is a much broader angle from which to view it—life insurance companies are empire builders—beautiful modern buildings, growing bank deposits in depositories, mounting pay rolls, financial and moral leadership exerted in the promotion of community and state development. Every thoughtful person realizes his obligation to his family, necessities and comforts of life, and meets that obligation largely by carrying sufficient life insurance to protect his own when he passes on, or passes the productive period of life.

Sincerely yours,

HARRY H. WOODRING,
Governor of Kansas.

Perry, H. J..... 150,000
Poindexter, C. H..... 125,000
Shepherd, Glen 80,000
Spake, Dr. L. B..... 95,000
Stine, John 50,000
Van Cleave, Dean S.. 65,000

KINSLEY

Roe'er, C. A..... 82,000

LARNED

Deorr, A. A..... 100,000
Moffett, A. H..... 57,000
Reed, H. M..... 71,000

LAWRENCE

Barteldes, F. W..... 100,000
Friend, M..... 50,000
Jackman, R. C..... †50,000
Rudolph, Dr. J. C..over 50,000
Russell, C. B.....over 50,000
Simons, W. C..... 70,500
† Business insurance.

LEAVENWORTH

Lysle, E. D..... 202,000

LINDSBORG

Falen, A. G.....about *55,000
*Includes business.

MAPLE HILL

Tod, W. J..... 80,000

MARQUETTE

Teichgraeber, Emil.... 75,000

MEDICINE LODGE

Skinner, H. W..... 100,000

NEWTON

Anderson, P. M..... 66,000
Axtell, Dr. J. T..... 100,000
Claassen, C. F..... 60,000
Claassen, C. W..... 60,000
Glover, Dr. H. M..... 105,000
Goerz, R. A..... *100,000
Grove, Dr. John..... 120,000
Haury, Dr. R. S..... 75,000
Moorshead, Oliver..... 200,000
Sutorius, Oscar..... *50,000
Wolz, George W..... *65,000
* Includes business.

OSWEGO

Deming, R. O..... 66,000

PITTSBURG

Besse, A. A..... 75,000
Clemens, Ira..... 150,000
McNally, T. J..... 150,000
Miller, C. A..... 100,000
Moore, J. T..... 75,000
Patterson, W. W..... 50,000
Schlanger, A. H..... 100,000
Spencer, C. F..... 100,000
Werner, F. C..... 100,000

SALINA

Barkes, J. M..... 53,000
Cultra, J. L..... 55,000
Curtis, H. A..... 50,000
Dodds, Chas. F..... 66,000
Donelan, Jas. J..... 78,000
Floyd, Gene 55,000
Garrison, George F.... 100,000
Geis, J. R..... 55,000
Heath, Roy M..... 107,000
Jones, Nathan L..... 508,100
Keeton, L. E..... 95,200
Kent, R. L..... 103,500
Laubengeyer, R. J..... 115,700
Miller, Alex H..... 50,000
Moore, H. H..... 250,000
Mowery, Dr. W. E.... 149,000
Porterfield, E. L..... 96,000
Richards, C. A..... 67,000

TESTED AND FOUND NOT WANTING

Topeka, Kan., July 7, 1932.

Editor, The Spectator:

The institution of life insurance has been tested during the past several years and not found wanting.

I know of nothing on this earth one-half as good, and, forgetting the investment feature, which, as a matter of fact, is one of the best, the protection to the family, the incentive to save, are so far-reaching, that the benefits of life insurance are so great, that in my opinion no type of business in all America will expand and grow during the next twenty years as what we call life insurance protection.

L. B. MERRIAM.

Rickel, E. L..... 72,000
Robinson, H. L..... *115,000
Sabin, R. G..... 50,000
Simpson, H. C..... 100,000
Smoot, B. K..... 57,000
Stewart, Shirley 85,000
Stiefel, M..... 50,000
Surface, Richard J.... 65,000
Taylor, H. J..... 200,000
Vanier, J. J..... *87,000
Wyatt, E. C..... 140,000
*Includes business insurance.

TOPEKA

Allen, Dr. George H. ..... over 50,000
August, David J..... 50,000
Austin, Robert.....over 50,000
Brackett, Fred 220,000
Bullis, W. E..... 57,000
Burrows, John..... 50,000
Capper, Arthur..... 100,750
Colmery, Harry W.over 50,000
Dean, W. Laird..... 93,000
Dingman, Charles W.. 132,000
Emerson, Dr. R. W.... 50,000
Erwin, James E..... 80,000
Fassler, Armin..... 54,000
Goodrich, E. F..... 60,000
Guild, George A..... 50,000
Henry, Ira E.....over 50,000
Jones, John F..... 66,000
Joss, Dr. C. E..... 51,000
Leeper, J. M..... 70,000
Lattimore, Dr. J. L.... 61,000
Luellen, W. H..... 135,000
Merriam, C. B..... 225,000
Merriam, John E..... 140,000
Miller, Clyde W..... 100,000
Monroe, Lee..... 125,000
Moore, Charles A..... 93,000
Moore, George Godfrey. *266,000
Silk, Albert 56,500
Stone, Robert..... 50,000
Wallace, Payne..... 50,000
Williamson, Thos. W... 198,900
Winter, E. C.....over *50,000
Woodward, Chester.... 100,000
* Includes business.

WICHITA

Allen, Henry J..... 180,000
Amsden, F. A..... 57,000
Arnholz, Robert..... 100,000
Beachy, Bernice..... 100,000
Beachy, G. M. K. C.... 90,000
Booth, G. M..... 50,000
Boyle, A. O..... 50,000
Brinker, Walter..... 50,000
Brooks, Earl L..... 50,000
Brosnis, Clarence C.... 150,000
Brosius, F. C..... 150,000
Brown, J. S..... 75,000
Brown, Warren E..... 200,000
Bruce, Geo..... 85,000
Buck, James W..... 95,000
Campbell, R.....about 75,000
Carr, Walter C..... 50,000
Carson, Dr. P. C..... 50,000
Chandler, C. Q..... 82,000
Clark, Dr. John D..... 75,000
Coleman, W. C..... 100,000
Cooper, S. W..... 80,000
Copley, B. F..... 50,000
Corrigan, Dr. George F. 60,000
Craig, J. W..... †225,000
Crummer, Roy..... 250,000
Davidson, G. A..... 115,000
Deal, Thomas M..... 90,000
Dockum, Harry..... 100,000
Dunn, Frank..... 100,000
Dunn, Horace..... 50,000
Dunne, G. M..... 55,000
Edgerton, Dr. E. S..... 65,000
Evans, Earle W..... 56,428
Fisher, Carl A..... 50,000
Fisher, Harvey D..... 75,000
Fisher, Oran J..... 75,000
Floto, William F..... 50,000
Fonteben, R. 62,000
Fox, H. D..... 50,000
Fugatt, W. D..... 60,000
Gilkeson, H. B..... 125,000
Gill, Hugh W..... 225,000
Gillespie, J. W..... 100,000
Gouldner, Dr. R. M.... 80,000
Hadley, W. S....about 50,000
Hall, Standish..... 60,000
Halsey, H. O..... 50,000
Hammond, C. B..... 90,000
Hanover, Arthur C.... 50,000
Heckard, L. A..... 85,000
Henderson, J. L..... 75,000
Hill, A. H..... 116,000
Hinkel, Allen W..... *254,000
Hissem, Dr. Ralph.... 150,000
Holmes, Dan H..... 60,000
Holmes, Winn E..... 65,000
Horn, Dr. H. W..... 200,000
House, H. I..... 117,000
Houston, J. B..... 60,000
Houston, S. J..... 200,000
Howse, W. M. G..... 150,000
Hurd, Roger..... 600,000
Innes, Walter P..... *50,000
Jackman, C. M..... *150,000
Jackman, David..... *100,000

Johnson, Carl L.	100,000
Johnson, T. C.	125,000
Jones, R. E.	75,000
Keith, A. H.	150,000
Kelly, J. C.	50,000
Lassen, W. H.	150,000
Lawrence, Charles	60,000
Lawrence, H. A.	*50,000
Levand, Louis	100,000
Levand, Max	50,000
Lindsley, H. K.	175,000
Lowry, George	200,000
Lynn, A. D.	75,000
Mallonee, Fredk. E.	110,000
McGregor, E. N.	50,000
Metz, Otis	50,000
Moore, H. R. ....about	50,000
Moore, John H.	200,000
Morris, T. J.	55,000
Mosbacher, Carl	120,000
Mueller, H. S.	70,000
Murdock, M. M.	50,000
Noble, Dr.	100,000
Potts, Howard	135,000
Price, Will G.	100,000
Pryor, Ralph H.	50,000
Ridings, Harry	102,000
Riley, Roy M. ....about	50,000
Roberts, H. N.	50,000
Rorabaugh, O. A.about	50,000
Rosenthal, Henry	150,000
Rounds, Ralph	155,000
Schmidt, Lorenz	125,000
Seidhoff, George	100,000
Selig, George A.	50,000
Seydell, Dr.	125,000
Simmons, W. W.	50,000
Smyth, Charles	50,000
Spines, Jack	120,000
Stahlhut, Gottlieb H.	50,000
Stanley, Claudis C.	125,000
Stanley, S.	85,000
Stanley, Wm.	100,000
Stearns, Gerson A.	175,000
Streeter, Roy A.	150,000
Strong, Hiram W.	78,000
Swinney, Lem C.	50,000
Tanner, C. A.	100,000
Tihen, Dr. Henry M.	135,000
Tilford, J. F.	50,000
Tomlinson, Edwin	100,000
Turner, Dr. Geo. L.	50,000
Underhill, H. W.	85,000
Vickers, Jack	750,000
Wall, Paul J.	50,000
Watson, O. J.	*106,000
Wheeler, H. V.	50,000
White, Edgar T. R.	50,000
Willingford, Samuel P.	75,000
Winsor, Carl I.	65,000
Woodward, H. R.	50,000

*Includes business insurance.
†Business insurance.

BUSINESS INSURANCE

EMPORIA

Haynes Hardware Co.:	
Haynes, W. E.	50,000

LAWRENCE

Bowersock Mills & Power Co., Flour Mills:	
Jackman, R. C.	50,000

LINDSBORG

Lindsborg Milling Co.:	
Falen, A. G.	150,000

NEODESHA

Foresman, J. A., Lumber Company:	
Foresman, J. A.	25,000

NEWTON

Goerz Flour Mills Co., Flour Milling:	
Goerz, R. A.	25,000

OSWEGO

Deming Investment Co.:	
Deming, J., Pres.	60,000

PITTSBURG

Besse Hotel Co.	200,000
Joplin-Pittsburg Electric Ry. Co.	60,000
Newman Merc. Co.	75,000
Ramsay Dry Goods Co.	75,000

SALINA

Butzer Packing Co.:	
Dodds, Charles F., Gen. Mgr.	50,000
Coco-Cola Bottling Co.:	
Porterfield, E. L. Pres.	30,000
Consolidated Printing & Office Supply Co.:	
Montgomery, Wm. H., Pres.	20,000
General Newspaper Publishing Co.:	
Bailey, Roy F., Gen. Mgr.	25,000
Woodward, Earl C.	5,000
Total	30,000
Kent Oil Co.:	
Kent, R. L.	50,000
Lamer Hotel Co.:	
Lamer, C. W., Pres.	55,000
Lee, H. D., Flour Mill Co.:	
Gottschick, L. G., Pres.	50,000
Lynch, J., & Co.:	
Lynch, B.	10,000
Owens, Jay J.	10,000
Total	20,000
Robinson Milling Co.:	
Hargett, J. S.	50,000
Robinson, H. L.	50,000
Total	100,000
Salina Supply Co.:	
Davis, Karl M., Mgr.	15,000
Stiefel Bros., & Co.:	
Stiefel, M.	25,000
Vehen, I.	25,000
Total	50,000
Weber Flour Mills:	
Vanier, J. J., Gen'l Mgr.	50,000
Western Star Mill Co.:	
Vanier, J. J., Genl. Mgr.	25,000
Wyatt Mfg. Co.:	
Spaeth, John J., Mgr.	10,000

TOPEKA

Bowen & Ness	50,000
Capper Auto Supply Company.:	
Capper, John	25,000
Larabee Flour Mill Corporation:	
Kaths, F. C.	200,000
Mosby & Mack	120,000
National Reserve Life Insurance Co.:	
Moore, Geo. Godfrey, Pres.	100,000
Pelletier Stores Co., Department Stores:	
Pelletier, F. M.	45,000
Winter Petroleum Co..	
Winter, E. C.	50,000

WICHITA

Arnold Bros.	50,000
Craig, J. W. Co.	200,000
Hinkel, Allen W., Dry Goods Co..	
Hinkel, Allen W.	90,000
Innes Dry Goods Co., Department Store:	
Innes, Walter P.	50,000
Kansas Milling Co., Milling & Grains:	
Jackman, C. M.	120,000
Jackman, D. S.	75,000
Magill, W. M.	75,000
Total	270,000
King-Lawrence Lumber Co.:	
King, C. W.	10,000
Lawrence, C. S.	10,000
Lawrence, H. A.	10,000
Total	30,000
Metz, J. W. Lumber Co.	60,000
Muth Drilling Co.:	
Muth, John J.	75,000
Wheeler - Kelly - Hagny Trust Co.	200,000

NO INVESTMENT HALF SO SECURE

Wichita, Kan., July 8, 1932.

Editor, The Spectator:

I carry a total of $254,000 of life insurance, of which $114,000 is payable to my estate, $50,000 to my daughter, and $90,000 to the Allen W. Hinkel Dry Goods Company, of which I am the president and principal stockholder.

I have always been a great believer in ample insurance protection, particularly for a young man who desires to lay the foundation for the building of an adequate estate. In times like these there is no investment more satisfying or half so secure as life insurance properly planned to meet the needs of each individual case.

ALLEN W. HINKEL, President, The Allen W. Hinkel Co.

KENTUCKY

ADAMVILLE

Fugate, Marion L.	55,000

ANCHORAGE

Harris, C. D. .....over	50,000
Kinnard, Austin	*145,000

*Includes business insurance.

ASHLAND

Browning, Iley B.	50,000
Buckingham, John E.	150,000
Cobern, Nim R.	50,000
Dawkins, W. H.	110,000
Gartrell, E. H.	210,000
Hearne, Joseph C.	60,000
Hemlepp, Oliver O.	50,000
Josselson, Alex	110,000
King, James E.	110,000
Mayo, John C. C.	200,000
Smith, Dr. Samuel C.	103,500
Stephenson, Dr. J. W.	50,000
Williamson, Benj.	70,000
Williamson, Jr., Ben.	100,000

BARLOW

Tanner, Robert H.	50,000

CADIZ

White, Benj. T.	50,000

CARROLLTON

Barker, R. M.	*105,000

*Includes business insurance.

COVINGTON

Roeding, G. C.	65,000

DANVILLE

Hudson, Banks	50,000
Smith, Dr. W. H.	50,000

Aggressive Dependable Human

Agents of the Federal Reserve Life are AGGRESSIVE because the Company furnishes them a full line of up-to-the-minute policies to fit the needs of everyone.

The Company is DEPENDABLE in the prompt and just settlement of claims and its fair and open dealings with policyholders.

Its HUMAN relations with Agents has made the Company popular. Close personal contact—Prospecting Service—Sales Stimulation—Low rates and liberal contracts create an enviable position for their representatives.

On Agency Matters, Address
GEORGE L. GROGAN, V.-P.

The Federal Reserve Life Insurance Company

KANSAS CITY KANSAS

EDDYVILLE

Day, A. P. 50,000
Mason, R. S. 90,000

FLEMINGSBURG

Neal, James W. 81,000

FRANKFORT

Hoge, S. French 70,000
Irion, Charles 200,000
Kenney, Bronston S. .. 70,000
Stewart, Dr. John P. ... 75,000
Sullivan, Frank 120,000

HENDERSON

Barrett, H. P. 56,000
Elliott, W. 100,000

HOPKINSVILLE

Crenshaw, John 50,000

JELLICE

Moore, Richard L. 50,000

LEXINGTON

Ades, David 135,000
Anderson, R. T. 110,000
Barrow, David M. D. .. 79,000
Bing, S. 70,000
Buckley, John 60,000
Chambers, Dr. John S. 50,000
Featherstrau, Steve B. . 75,000
Haggin, Mrs. Emma J. 100,000
Headley, Jr., George W. 200,000
Headley, H. P. 100,000
Hupp, William E. 150,000
Jones, Prof. John Catrore 50,000
Kirk, Theodore H. 200,000
Manning, Chas. N. 110,000
Marks, Leo J. 700,000
Mason, Silas 100,000
McMeekin, Robert W. about 50,000
Milward, William R. .. 87,000
Offutt, Dr. William N. . 60,000
Pribble, Birkett Lee ... 50,000
Redmon, Dr. Lee C. ... 80,000
Richardson, Edgar 100,000
Ryan, Patrick M. 50,000
Springate, William R. . 75,000
Stoll, John G. 500,000
Taylor, Prof. W. S. 38,000
Vance, Dr. Charles A. . 50,000
Wilder, Gordon H. 55,000

LOUISA

Bromley, Dr. A. W. ... 50,000
Burns, M. S. 50,000
Shannon, E. E. 50,000
Vinson, F. M. 50,000

LOUISVILLE

Ackers, Mrs. M. L. ... 100,000
Adams, Robt. E. 150,000
Almstedt, Arthur H. .. 50,000
Almstedt, Henry 50,000
Almstedt, Richard H. . 70,000
Applegate, Wm. E. 85,000
Bannon, Wm. Patrick. 200,000
Baskin, John 50,000
Bass, Albert L. 75,000
Beam, L. S. 50,000
Bean, Richard 150,000
Bickel, George R. 55,000
Boomer, George 100,000
Boone, C. A. .....over 50,000
Bosler, Joseph E. 65,000
Bosler, Jr., Nic. 67,000
Brandeis, A. .....over 100,000
Brown, Jr., Eli H. ... *550,000
Brown, J. Graham 350,000
Brown, John 69,000
Bryan, Arthur LeRoy. 56,000
Burge, Joseph 100,000
Burghard, Joseph E. ... 100,000
Burks, William B. 59,000
Callahan, P. H. 50,000
Campbell, C. D. 50,000
Carey, Grady ....over 50,000
Clark, George M. 65,000
Condon, Richard W. .. 50,000
Conkling, Roscoe 100,000
Connor, V. 50,000
Doe, Elmer H. 111,325
DryBrough, F. W. 75,000
Dudley, W. Bruce 50,000
Duffin, James R. 200,000
Dumesnil, Edw. R. 57,500
Duncan, S. E. 50,000
Ewing, Charles D. 50,000
Fahey, William 55,000
Fetter, Jr., George G. . 50,000
Forscht, Fred 100,000
Giles, W. G. 100,000
Goldberg, Samuel 50,000
Goodman, Harry W. .. 77,000
Grant, Owsley 102,000
Gustafson, G. A. 90,000
Haldeman, Bruce 90,000
Hancock, L. W. 200,000

Many people buy life insurance merely for protection, and I recognize this is a large element of its work, but in addition to protection I believe it is the finest and surest system of saving one's income and one of the safest plans of investment for those in moderate circumstances.

FLEM D. SAMPSON,
Governor of Kentucky.

Hart, C. W. 75,000
Heitger, Joseph D. 114,000
Henderson, Elmer L. .. 120,000
Heyburn, William 100,000
Hieatt, C. C. 247,000
Hubbuch, S. O. ....over 50,000
Hughes, J. C. 74,000
Huhn, John E. *440,000
Inman, Charles W. 50,000
Johnson, Alex E. .over 50,000
Jones, L. L. 100,000
Jones, Sam P. 90,000
Joseph, Lester 50,000
Kesselring, John 160,000
Kretchmer, Geo. F. ... 104,000
Krieger, Dr. C. H. 65,000
Lampton, Dinwiddie over 150,000
Larrimore, Jr., H. L. . 55,000
Larrimore, Sr., H. L. . 50,000
Larrimore, James G. .. 75,000
Luckett, Gracey H. ... 152,000
Lussky, Clifford 200,000
Lyons, S. Clay 247,000
MacLean, Wm. A. 200,000
Marks, Samuel B. 59,000
McLean, A. L. 60,000
Mengel, C. C. 125,000
Mengel, Clarence R. ... 161,000
Nelson, Charles L. 82,000
Neurath, Albert 75,500
O'Brien, Jr., E. J. over 150,000
Ormsby, Henry ..over 50,000
Osborne, James H. 87,000
Ott, Henry L. 324,000
Pearson, E. C. 75,000
Pearson, W. E. 60,000
Ponder, Terrence V. .. 125,000
Poutch, H. H. 92,000
Powell, Henry J. ..over 400,000
Ramey, H. S. 97,500
Rankin, Fred W. 100,000
Reager, Allen M. 78,500
Redmon, Lee C. 100,000
Reutlinger, Adolph 200,000
Robinson, Arch M. ... 130,000
Robinson, Charles B. .. 50,000
Selliger, Max 50,000
Scheirich, H. J. 150,000
Seelbach, Jr., Louis .. 60,150
Sherman, William ... 75,000
Showalter, Howard C. 51,700
Solomon, Leon L. .over 100,000
Spalding, P. E. 102,500
Stewart, J. Adger 200,000
Stienfeld, Dr. M. 50,000
Stoll, Wm. A. 50,000
Tarvin, W. H. ....over 150,000
Volz, Harry 200,000
Wathen, O. H. 50,000
Wehle, Fred 80,000
Wemyss, R. J. 170,000
Yonts, M. K. 150,000
Wilson, H. E. .....over 50,000
* Includes business.

MAYSVILLE

Ball, Jr., W. W. 100,000
Barbour, J. F. 50,000
Browning, John N. 118,000
Browning, S. Pearce .. 100,000
Clark, Andrew S. 55,000
Cochran, Judge A. M. J. 75,000
Cochran, John M. 75,000
Cochran, Robert A., III 50,000
Gray, George W. about 50,000
Hardymon, James F. . 101,000
Hendrickson, Frank L. about 50,000
Hord, Dr. William H. W. 75,000
Hord, Dr. Winn E. ... 50,000
Key, W. Holton 75,000
Kirk, E. T. 86,000
McGuire, Dr. Courtney 97,000
Merz, A. L. 50,000
Peed, A. M. 50,000
Quigley, Dr. A. R. 150,000
Reed, Stanley F. 100,000
Russell, J. Barbour ... 50,000
West, Alva T. 69,000
Winter, John I. 51,000

MIDDLESBORO

Ford, R. C. 54,000
Martin, H. C. 50,000
Swab, Daniel Cooper .. 137,000
Walls, Isaac J. 65,000

MILLSTONE

Wright, S. T. 50,000

MOREHEAD

Nickell, Dr. Grover C. 50,000

MORTON'S GAP

Hart, Brent 131,000

MOUNT STERLING

Bashford, Jr., E. A. ... 164,000
Hoffman, J. M. 100,000
Thompson, W. L. 50,000
Wright, Albert E. 50,000

NEON

Bentley, Dr. D. V. 52,000

OIL SPRINGS

Rice, Green 50,000

OWENSBORO

Lambert, Harry 75,000

PADUCAH

Carson, Luther 100,000
Cole, Jack 80,000
Fergerson, Edgar 80,000
Keller, Leo 200,000
Livingston, A. L. 50,000
Livingston, Harry J. .. 50,000
Nagel, W. R. 100,000
Paxton, E. J. 80,000
Paxton, W. P. 150,000
Petter, Stanley 50,000
Reynolds, Dr. H. G. 75,000
Richardson, H. L. 200,000
Rieke, Calhoun 50,000

MADE EVERY SACRIFICE TO HOLD ONTO LIFE INSURANCE

Louisville, Ky., July 12, 1932.

Editor, The Spectator:

Am very happy to say that I still carry personal insurance in the sum of $200,000.

During these hard times I have felt that it is very inadvisable to drop any of my insurance. Consequently I have made every sacrifice to keep the premiums paid. To my mind, insurance at this time is more valuable to a business man than almost anything else.

L. W. HANCOCK, Engineer and General Contractor.

Rosenthal, Gov. 100,000
Rubel, Louis 250,000
Smith, A. B. 100,000
Smith, James P. 100,000
Vahlkamp, C. G. 250,000
Wallerstein, H. L. 50,000
Wallerstein, M. H. 60,000

PAINTSVILLE

Archer, Dr. E. E. 80,000
Hall, Dr. Paul B. 85,000
Viers, Harry L. A. 50,000

PARIS

Caywood, Henry 50,000
Furguson, Robt. 50,000
Hancock, A. B. 50,000
Spears, C. W. 50,000

PIKEVILLE

Hinton, Oscar T. 65,000

PINEVILLE

Gibson, Henry J. 50,000
Gibson, Thomas F. 59,000
Torbert, J. B. 75,000

RICHMOND

Hauger, Arnold 260,000
Smoot, Dr. Chas. E. .. 50,000

SHARPSBURG

Sharp, Waller 60,000
Wright, Benj. T. 112,500
Wright, Edwin 50,000

WILLIAMSBURG

Gatliff, J. B. 52,000
Perkins, Norman B. ... 60,000

WINCHESTER

Codell, J. C. 75,000
Day, Floyd 78,000
Herman, Sam 100,000
Kash, Jess 50,000
Lindsay, Jos. S. 100,000
Stevenson, J. M. 100,000

BUSINESS INSURANCE

ANCHORAGE

Booker & Kinnard Insurance:
Kinnard, Austin 45,000

ASHLAND

Josselson Bros., Furniture:
Josselson, Alex 25,000
Williamson, Ben, & Co., Wholesale Hardware:
Williamson, Ben 20,000

CADIZ

Alexander Brothers .. a65,000
Broadbent Brothers, Farming a75,000
Street, Edward R., Merchandising 22,500
Trigg County Farmers Bank:
Street, John L., Pres. 40,000
Grinter, Dan L., Vice-Pres. 30,000
Total 70,000
a Incl. some personal.

GEORGETOWN

Thacker, Jos. W., & Bro., Groceries:
Thacker, Jos. W. 25,000

LOUISVILLE

Knight, Henry, & Son:
Knight, C. H. 55,000
Knight, Henry 55,000
Total 110,000
Lampton, Crane & Ramey Co., Mfrs. & Jobbers of Paints, and Oils:
Crane, Wm. F. 10,000
Ramey, Henry S. 20,000
Total 30,000
Liberty Ins. Bank:
Huhn, John E., Pres. 325,000
Louisville Provisions Co.:
Knight, C. H. 45,000
Knight, Henry 45,000
The Manager 45,000
Total 135,000

Seelbach Hotel Co.:
Seelbach, Otto 75,000
Seelbach, Wm. O. 40,000
Total 115,000
Trumto, Scharpp & Schmidt, Furniture:
Van Cleve, G. B. 50,000

PADUCAH

Livingston, M., & Co.:
Livingston, Abe 25,000
Livingston, Harry .. 25,000
Livingston, Lee 25,000
Total 75,000

LOUISIANA

ALEXANDRIA

Martin, Roy C. 405,000

BASKIN

Frellsen, Dr. Joseph P. . 90,000

BAYOU GOULA

Keith, Marie F. 50,000

BELLE ALLIANCE

Prejean, Silvers 127,000

BROUSSARD

Billeaud, Jr., M. 50,000

CROWLEY

Godchaux, Frank A. .. 200,000
Godchaux, Leon 100,000
Hunter, W. H. 55,200

DONALDSONVILLE

Lemann, Percy 110,000
Lemann, Walter 80,500

FRANKLIN

Figuerie, Frank C. 50,000

GILBERT

Sherrouse, Charles W. . 200,000
Snyder, William M. ... 174,500

HAMMOND

Reimers, F. W. 741,000

HOHEN SOLMS

Reuse, G. B. .....about 50,000

JEANERETTE

Patout, Willie 50,000
Provost, A. .....over 50,000

LAFAYETTE

Barnett, J. Allen. about 50,000

LAKE CHARLES

Henning, John L. 75,000
Kaufman, E. R. 295,000
King, George M. 60,000
Krause, Sr., R. 87,000
Manigan, W. H. 75,000
Mayo, S. A. 138,000
Muller, M. 50,000
Watkins, T. H. 55,000
Weber, W. P. 50,000

LAWRENCE

Warmoth, Frank S. ... 100,000
Warmoth, H. C. 100,000

LOCKPORT

Delaune, Maximilian .. 50,000
Foret, D. J. 50,000

MELROSE

Henry, John H. 75,000

MISSIONARY

Means, W. B. 50,000

MONROE

Blanks, Jr., R. B. 103,300
Sherrouse, A. J. 179,000

MORGAN CITY

Pharr, Eugene *60,000
Pharr, Henry N. *120,000
Pharr, John A. *60,000
*Includes business insurance.

NEW IBERIA

Burke, P. R. .....over 50,000
Burke, W. J. .....over 50,000
Estorage, Al 50,000
Estorge, E. L. 130,000
Hall, Harry T. 50,000

NEW ORLEANS

Airey, Joseph A.	152,000
Alcus, Henry	85,000
Allen, Dr. Carroll W.	200,000
Alsobrook, Dr. Henry	150,000
Amer, Alfred J.	50,000
Aron, Jacob	75,000
Barker, Frank L.	200,000
Benedict, Percy	50,000
Blanchard, Paul..over	*60,000
Blaze, George B.	175,000
Bloom, Dr. Chas. J.	250,000
Blum, Jos. M.	175,000
Brogan, Wm. Elmer	50,000
Butler, James P.about	50,000
Caldwell, Jr., H. M.	7[illegible],000
Casanas, B. C.	100,000
Clay, George W.	78,000
Cleveland, Walter G.	190,000
Cottem, H. T.	60,000
Cox, H. S.	75,000
Dahlberg, C. F....over	50,000
Dantzler, A. M.	145,000
Dart, H. P.	100,000
Dart, Jr., Benjamin W.	75,000
De Joie, C. C.	62,500
Deninger, Geo.	*125,000
Deninger, Theo., Jr.	*100,000
Dennery, Charles	50,000
Derbes, C. J.	230,000
Dinkelspiel, Jos.	100,000
Dinkins, L. H.	50,000
Dumont, E. R.	*160,000
Elder, Wm. H.	125,000
Ellis, Crawford H.	155,000
Faust, William C.	150,000
Favret, Lyonel	75,000
Fitzpatrick, A. J.	100,000
Fortiel, James J. A.	150,000
Freeman, Alfred B.	*1,137,000
French, Chauncey	*299,000
Forherz, Alvin M.	100,000
Friedler, Frank	67,000
Garic, William M.over	200,000
Garic, Mrs. Wm. M.	200,000
Geohegan, A. G.	1,000,000
Gibert, L. G., Jr.	85,000
Gibert, L. G., Sr.	110,000
Gilligen, W. B.	450,000
Godchaux, Charles	200,000
Godchaux, Frank A.	200,000
Godchaux, Leon	100,000
Gomila, F. R.	85,000
Harkey, Ira B.	125,000
Harrington, Charles	50,000
Hart, M. E.	275,000
Hartmann, J. F.	155,000
Hartwell, C. A.	*100,000
Higgins, Archibald T.	75,000
Houseman, Louis	75,000
Hecht, Rudolph....over	150,000
Howard, Henry L.	100,000
Hyams, Jr., C. H.	50,000
Irwin, Leon	120,000
Israel, Mayer	250,000
Jahncke, Com. E. L. .....over	500,000
Jahncke, Paul F.	100,000
Jahncke, W. F....over	213,000
Jaubert, Jr., F. S.	200,000
Kahle, P. Jorda	100,000
Kearny, E. N.	50,000
Kern, Karl	75,000
Kolb, Conrad	225,000
Kostmayer, Dr. Hiram	75,000
Krower, Alfred J.	300,000
Krower, Mrs. Leonard	50,000
La Coste, P. V....over	125,000
Landry, S. O.	200,000
Latter, Harry	275,000
Lawton, Richard F.	135,000
Legler, John	175,000
Le Laurin, F. E.	75,000
Leman, Monte	100,000
Levy, J. H.	174,000
Levy, Jacob	50,000
Levy, Neville.....over	100,000
Lewis, B. L.	70,000
Lewis, Dr. E. S.	50,000
Lockett, A. M.	50,000
Luizza, John	50,000
Lyman, Guy C.	50,000
Mackie, Albert	75,000
Mackie, Chas. W.	75,000
Manning, Paul G.	120,000
Markell, J. E.	100,000
Mayer, Gus	400,000
McClellan, B. C.	*1,800,000
Miller, Dr. C. Jeff	54,000
Montluzen, R. E. E.	100,000
Moore, D. D.	75,000
Morrill, Fred P.	1,000,000
Morris, J. H.	65,000
Moses, A. M.	81,500
Moss, Mike M.	500,000
Moss, W. Irving	2,000,000
Mumphrey, Charles	100,000
Mysing, W. A.	75,000
Newman, Harold M.	150,000
Nicholls, Jr., Thos. C.	85,000
Odenheimer, S.	*600,000
O'Kelly, John G.	160,000
Onorato, J. L.....over	200,000
Palmer, C. A.	51,000
Parsons, E. A.	70,000
Penick, Jr., W. S.	100,000
Pfaff, Wm.	65,000
Phelps, Esmond	150,000
Phillips, W. D.	53,000
Powell, Edwin J.	75,000
Rault, Joseph M.	50,000
Reynolds, Hampton	100,000
Rhea, Isaac T.	435,000
Richardon, W. P.	75,000
Rives, C. G., Jr.	75,000
Roberts, T. G.	230,000
Rosen, Charles	125,000
Rosenfield, Jesse S.	50,000
Roy, A. K.	110,000
Salmen, Fred W.	250,000
Saunders, Dr. Paul H.	280,000
Schwartz, Herbert J.	220,000
Signorelli, Dr. John over	75,000
Simmons, Jos. B..over	125,000
Simons, Jonas	50,000
Simons, Maurice	50,000
Simpson, W. P.	300,000
Sinclair, Fred W.	106,000
Smither, J. W.	100,000
Stauffer, Walter	50,000
Steere, A. C.	75,000
Stern, Percival	420,000
Sullivan, John P.	50,000
Terriberry, Geo. H.	100,000
Vaccarro, Felix	50,000
Van Horn, Oliver H. .....over	100,000
Vesey, J. A.	57,306
Vincent, G. P.	60,000
Vizard, A.	120,000
Walmsley, S. P.	50,000
Ward, J. B.	50,000
Warmoth, Frank	100,000
Waterman, William	60,000
Weinberger, Charles	50,000
White, Sidney J.	175,000
Whittaker, R. V.	60,000
Wiegand, Robert	60,000
Williams, George	120,000
Williams, W Horace	625,000
Williams, Wilson	85,000
Winship, W. E.	120,000
Wolf, A. J.....over	50,000
Wurtele, A. R.	50,000
Zemurray, Sam'l..over	1,000,000

*Includes business.

PLAQUEMINE

Daros, Louis	113,950
Dunlap, J. E.	100,000

PLEASANT HILL

Gaddis, P. M.	57,000
Hardee, Thomas W.	65,000

RUSTON

Hodge, Otis E.	72,000

SHREVEPORT

Askew, James H..over	50,000
Beene, L. L.	175,000
Biedenharn, O. L.	375,000
Borden, Silas P.	100,000
Brewster, H. C...about	450,000
Brinkman, Jr., F. C. .....over	60,000
Brown, Andris	50,000
Buffum, Chas. G.	67,200
Colwell, Albert	50,000
Cooper, Levi	60,000
Evans, James P.	95,000
Faggard, Alfred G.	60,000
Ferchaud, Jr., John B.	50,000
Frost, Ed. A.	1,300,000
Fullilove, James H.	250,000
Furman, Dr. F. S.	50,000
Glassell, Alfred	150,000
Glassell, W. E.	58,000
Goldstein, Elias	145,000
Grogan, M. J.	250,000
Hamilton, W. E.	101,000
Henderson, W. K..over	300,000
Hickman, O. L....over	100,000
Holcomb, E. D....over	100,000
Horne, C. R.	77,000
Hunter, W. H.	60,000
Johnson, Ben .....over	50,000
Kaffee, Dr. Malcolm	77,000
Lieber, Philip	200,000
Moore, Randell F.about	100,000
Moran (Oilman)	125,000
Nelson, Clarence L.	110,000
Newcomb, W. W.	100,000
Noel, L. L.	75,000
Oakes, Guy	50,000
Oden, R. P.....over	75,000
Otis, H. C.	50,000
Picard, Dr. M. S.	100,000
Silbernagel, M. M.	50,000

PROTECTION AGAINST TWO HAZARDS

New Orleans, La., July 11, 1932.

Editor, The Spectator:

I carry $200,000 of life insurance in standard American companies.

My object was to protect my estate against two of the hazards of the day, the growing demands of taxation and the great shrinkage in values of securities that can exist at the time of one's death.

Insurance funds moreover can, if necessary, be left in trust with the companies, to be administered under a guaranteed rate of return, at no charge for administration. Should the need of protecting my beneficiaries cease, through the circumstance of their death or other change, the insurance can serve as an emergency fund or annuity for my later years. These are the main reasons why I carry life insurance.

MRS. WILLIAM M. GARIC.

The Equitable Life and Casualty Insurance Company

Fourth and Market Streets

Louisville, Ky.

The highest class policies written with full coverage for life, accident and health in one policy.

Double Indemnities in the life policy for accidental death and Quadruple Indemnities for common carrier accidental deaths.

Waiver of Premium issued to high class risks of the younger ages.

Large policies covered by reinsurance with the leading American companies. This Company makes a specialty of placing large lines, where the policyholder is in the market himself, and submits his data to us. These negotiations are always confidential.

The Equitable Life and Casualty Insurance Company

Louisville, Ky.

Life insurance does much more than guarantee protection to the holder's family after his death. It means that every year something is saved and put aside in case of want during his life, and this is always available for him at any moment. There is no better investment than one which can be instantly realized by the investor if he needs it while he lives, and if he does not, then by his family or dependents after he dies.

ALBERT C. RITCHIE,
Governor of Maryland.

Smitherman, J. E..over	152,500
Stark, Wm. P.....	120,000
Walker, Jr., Henry....	250,000
Waller, A. L.....	60,000
Youree, Bettie S.....	70,000
THIBODAUX	
Sims, H. L.	50,000
WINSBORO	
Landis, B. S.....	60,000
Myers, A. D.....	61,000
WISNER	
Pennybaker, E. A.....	65,000
BUSINESS INSURANCE	
JENNINGS	
Houssiere-Latrielle Syndicate, Real Estate and Oil Lands:	
Houssiere, Chas. R...	65,000
Houssiere, Henry A..	50,000
Total	115,000
Krielow Grain & Mercantile Co.:	
Krielow, Louis	75,000
MONROE	
Monroe Grocer Company, Wholesale Grocers:	
Edwards, Robt. J.....	25,000
MORGAN CITY	
Pharr, J. N., & Sons, Sugar Planters and Manufacturers:	
Pharr, Eugene A.....	50,000
Pharr, Henry N.....	50,000
Pharr, John A.....	50,000
Total	150,000
NEW IBERIA	
Estorge Drug Co.:	
Estorge, E. L.....	15,000
NEW ORLEANS	
Atlanta Laundries, Inc.:	
McClellan, B. C., Chairman	1,000,000
French, Chauncey	120,000
Gulf Crushing Co.:	
Williams, W. Horace..	200,000
Hartwell, D. C., Co., Ltd., Plumbing, Heating, Lighting, Fixtures, Furniture:	
Hartwell, C. A.....	20,000
Krower, & Son, L.:	
Krower, Alfred J.....	200,000
Lafayette Fire Insurance Co.:	
Waegmann, John X..	50,000
Lockett, A. M., & Co., Ltd.:	
Lockett, A. M.....	50,000
Louisiana Coca-Cola Bottling Co.:	
Freeman, A. B. (e)...	50,000
Patterson, C. T., & Co.:	
Simpson, W. P.....	200,000
Schwartz Bros. & Co.:	
Schwartz, Herbert J..	150,000
Williams, W. Horace Co.:	
Williams, W. Horace.	150,000

(e) Also listed Chicago.

MAINE

AUBURN	
Ault, Charles.....about	750,000
AUGUSTA	
Gannett, W. H.....	75,000
Hill, Percy V.....	600,000
Viles, William E..over	100,000
BANGOR	
Adams, D. W.	50,000
Ayer, F. W.....	200,000
Barker, Henry L.....	95,000
Cohen, S.	50,000
Cushman, Henry C....	200,000
Draper, Ed. B.....	500,000
Hinckley, Harold	50,000
Kirstein, B. M.....	*55,000
Newman, Neil E.....	75,000
Taylor, Josiah T.....	60,000
Waterman, Arthur J..	60,000

*Includes business.

BAR HARBOR	
Jordan, Russell H.	102,000
BATH	
Sewall, Mark W.....	50,000
BRUNSWICK	
Baxter, Rupert H.....	75,000
DEXTER	
Abbott, A. P.....about	50,000
Fay, Winthrope L.....	*72,000

*Includes business.

EASTPORT	
Capen, Charles E.....	80,000
ELLSWORTH	
Peters, John A.....	100,000
FORT FAIRFIELD	
Johnston, R. R.....	55,000
Peterson, F. E.....	50,000
FORT KENT	
Michand, Fred E.....	100,000
GARDINER	
White, Mrs. A.....	175,000
LEWISTON	
Barnstone, Robert.....	250,000
Corrigan, Wm....†over	100,000

†Business insurance.

ORONO	
Webster, Alden P.....	57,000
PORTLAND	
Allen, Chas. G.....	50,000
Bailey, M. M.....	55,000
Brown, H. J.....	50,000
Dudley, Fred C.....	105,000
Dudley, Richard J.....	58,000
Emerson, C. C.....	57,735
Hines, A. C.....over	100,000
Hooper, Fred M.....	50,000
Hooper, Henry L.....	50,000
Leighton, A. P...about	150,000
McMullen, Jas. H.....	50,000
Merrill, Henry F.....	75,000
Rines, Henry P.....	250,000
Waldron, F. S.....	50,000
PRESQUE ISLE	
Bishop, Orrin J.....	75,000
WESTBROOK	
Dana, Phil .....about	75,000
Warren, Joe ....about	100,000
BUSINESS INSURANCE	
BANGOR	
Kirstein, Louis, & Sons, Real Estate and Insurance:	
Kirstein, Abram L...	25,000
Kirstein, Bernard M.	25,000
Total	50,000
DEXTER	
Fay & Scott:	
Fay, Winthrope L...	50,000
LAWRENCE	
Lawrence Trust Co.:	
Corcoran, C. J.....	75,000
PORTLAND	
Portland Co.	200,000
American Clothing Co.:	
Kamber, Bernard ...	25,000
Kamber, Louis	25,000
Total	50,000
Deering Coal & Wood Co., Retail Coal and Wood:	
Bailey, M. M.....	20,000
Miller, J. Calvin.....	20,000
Total	40,000
SANFORD	
Goodall Worsted Co.:	
President	25,000

MARYLAND

ANNAPOLIS	
Burt, E. C.....	75,000
Hopkins, Dr. Walton..	50,000
Lee, Charles F.....	75,000
Martin, Dr. J. Willis..	85,000
Winterode, Dr. Robert P.	65,000
BALTIMORE	
Albrecht, Wm. G.....	110,000
Alcock, John L.....	100,000
Austrian, Chas. R.....	75,000
Bachrach, Walter K...	150,000
Baer, Michael S.....	200,000
Baer, Richard P.....	100,000
Baetjer, Chas. H.....	1,000,000
Baetjer, Harry N..over	500,000
Baker, Wm. G.....	150,000
Baldwin, E. F.....	50,000
Baldwin, Jr., Summerfield	150,000
Balton, Frank C.....	72,000
Barker, Dr. L. F.....	100,000
Barnes, W. Lenox....	51,000
Bartlett, J. Kemp	80,000
Beck, Solomon	55,000
Bergman, Fred W.....	95,000
Bird, John Edward...	92,500
Blackford, Wm. G....	75,000
Block, Hugo S.....	56,000
Bloede, Victor G.....	107,000
Bloom, Mayer L.....	55,000
Blum, Samuel	175,000
Blumberg, Alexander..	165,000
Blumberg, Henry	50,000
Blumberg, Michael M.	55,000
Bond, Edw. J.....	100,000
Bouton, Ed. H....over	50,000
Bowen, P. D.....	90,000
Bower, P. D.....	*60,000
Brager, Albert A.....	360,000
Brenan, B. A.....	150,000
Bridges, John S...over	50,000
Brinton, Wm. M. D...	50,000
Budeke, George....over	50,000
Buffington, Howard O.	121,000
Bullen, Geo. R.....	220,000
Burnham, Curtis F.....	50,000
Burton, Paul G.....	50,000
Cairns, Fred H.....	50,000
Campbell, J. L.....	50,000
Caplan, Michael	50,000
Carey, Francis J.....	130,000
Carroll, Robert ...over	50,000
Carter, Allen L..about	500,000
Cassell, W. B.....	50,000
Clark, Ernest J.....	100,000
Cochrane, Wm. F.....	450,000
Cohen, I. Son.....	86,000
Cohen, Dr. Lee.....	153,000
Colston, F. M....about	50,000
Cosden, Joshua (b)....	2,804,000
Crandall, James H....	75,000
Crenshaw, W. G.....	100,000
Cummings, W. P..over	50,000
Daly, Owen	50,000
Darby, R. U.	100,000
Dashew, Jacob	186,000
Davidson, H. O.....	85,000
Deane, Hillard H.....	50,000
Deane, Joseph	50,000
Decker, Jas. Miles....	65,000
Deford, Benj. F.....	110,000
Deford, John E.....	50,000
Deford, Robert	50,000
Delanney, Clay E..over	83,000
Dickey, Charles E.....	107,000
Dohme, Dr. A. R. L....	500,000
Donovan, G. I.....	60,000
Dorsey, Richard P.....	50,000
Dougherty, Patrick ...	100,000
Dreyman, Carl...about	150,000
Duffy, John J.....	120,000
Duncan, Alex E.....	500,000
Dunnington, V. G.....	100,000
Easter, James M.....	100,000
Edgett, Eugene D..over	50,000
Edmonds, R. H.....	80,000
Ekin, J. J.....	50,000
Elmer, Percy M.....	50,000
Epstein, Jacob	100,000
Esterman, A. A.....	250,000
Evans, Holden A.....	500,000
Farnen, Chas. T.....	200,000
Fiedler, G.	106,000
Fink, Joseph	50,000
Fleischmann, Albert...	85,000
Fleischmann, Edwin M.	475,000
Fowler, Jos. Morris....	125,000
Fox, Morton.....	100,000
Fox, Robert	75,000
Franklin, Dr. David...	100,000
Freeman, J. D.....	100,000
Galvin, Dr. T. K.....	125,000
Gantz, Chas. R.....	60,000
Garther, Jos. H.....	50,000
Gascoyne, Jr., Wm. J.	50,000
Gibbs, E. E.....	200,000
Gibbs, John S.....	50,000
Gilbert, Charles B.....	276,000
Gildea, Jr., John H....	50,000
Goldsborough, P. L....	50,000
Goldsmith, Sydney M..	50,000
Goldstein, Jacob I.....	143,000
Goodman, Samuel	80,000
Gordon, Paul	50,000
Graham, Albert D.....	100,000
Gundershimer, M. E....	250,000
Gunther, Frank H.....	100,000
Guth, Charles.....	250,000
Hamburger, Jr., Phillip	75,000
Hartheimer, Fred.....	100,000
Hartman, Lee E.....	200,000
Hecht, Malcolm	75,000
Hecht, Morton.....	100,000
Hecht, Robert.....	100,000
Heisse, E. W.....	50,000
Hendler, E. Manuel...	60,000
Hershey, Omar F.....	100,000
Hewbeck, Jr., George F.	150,000
Hirschman, Leon N....	150,000
Hochchild, Max.....	200,000
Hollander, M.	50,000
Hook, Jr., Chas. H....	89,000
Hooper, Alcaeus	150,000
Hopkins, Walter H....	250,000
Hyle, Howard R.....	50,000
Hyman, Solomon I....	65,000
Jacobs, Edw. J.....	100,000
Jacobs, Max.....	100,000
Jacobs, Morris.....	100,000
Jackson, Everett E....	150,000
Jackson, Richard N....	125,000
James, Norman ..over	250,000
Jelenko, L. Carl.....	114,000
Jelenko, S. Victor.....	100,000
Jenkens, E. Austin....	50,000
Jenkins, Geo. C.....	60,000
Jenkins, Jr., Jos. W..	100,000
Jones, Albert H.....	75,000
Jones, Hy. R.....	52,000
Kann, Alfred	100,000
Keidel, Dr. Albert.....	125,000
Kelly, H. A., M. D....	50,000
Kemler, Joseph I.....	240,000
Kennedy, Jos. P.....	151,000
Kidd, C. N.....	125,000
Klinefelter, Harry F...	100,000
Knapp, George W.....	135,000
Koenigsberg, M.	82,500
Koster, Wm.....over	100,000
Lanahan, Wallace.....	100,000
Lebin, Beryam.....	75,000
Leibowitz, Samuel	50,000
Lebros, Benjamin.....	75,000

It gives me pleasure to express appreciation of your service in calling to the attention of men and women of the country the valuable part that life insurance carries in society today. Life insurance is a self-protection, a family protection and is the doctrine of self-reliance.

WM. TUDOR GARDINER,
Governor of Maine.

DANGERS OF INHERITING BUSINESS

Alexandria, La., July 11, 1932.

Editor, The Spectator:

The writer has at present the following: Business insurance, $260,000; personal insurance, $145,000.

When this company was organized nine years ago one of the first things the writer did was to take out life insurance payable to the company. He believes that the credit of any company is enhanced with a reasonable amount of life insurance on the life of the principal officer of the corporation.

Especially is this true when there are not over two executives in the business. It lets your creditors understand that it is your aim and desire above all things that all creditors be paid in full whether the management lives or not. It has a wholesome influence on your banks, and they are more inclined to go the limit if you have taken proper steps to protect them.

In a personal way many men take splendid care of their families when they are living, and yet make no provision for what will happen to their wives and children in case of their death. A man who neglects to provide for his family after his death is very shallow indeed and does not have the true conception of love for his family.

Furthermore, a man should provide insurance for his family so as to care for them independently of anything he might leave them in the way of property. Widows have inherited many a business that has been a liability to them and not an asset because they are not equipped to run it, and because the business may be improperly financed, so that a man should take out sufficient insurance to care for his family whether or not his family realizes anything from the business.

ROY O. MARTIN,
President, Roy O. Martin Lumber Company.

Is Life Insurance a Good Investment?

A Definite and Conclusive Answer

ONE reason why a man buys life insurance is to protect his dependents by building an estate which otherwise might be destroyed, or might never be established, due to an unforeseen and untimely death. No one denies that life insurance provides the only means of making absolutely sure that one's ambitions in a financial way will be accomplished no matter what misfortune or tragedy the future secretly holds for an individual.

Aside from this great benefit which life insurance bestows—a benefit which has given peace of mind to millions of fathers and husbands and has brought untold comfort and relief to millions of their dependents—the question is often asked, "Is life insurance, apart from these obvious advantages, a good investment? I know it is an unquestionably sound investment in that life insurance funds are among the most carefully safeguarded in the world, but will I obtain an attractive yield from my investment or would it be possible for me to place my funds in some undertaking or institution which would assure me of safety and a greater margin of profit?"

When you turn this page you will see in a single glance a graphic and complete answer to that question. You will see how two men built for their future, one through the purchase of securities in the nation's outstanding industries, the other through the sole agency of a life insurance policy. You will see how both men planned a great "wall of protection" which would safeguard themselves and their loved ones from financial want. Observe there how in a short space of three to four years the wall of protection built with investments in various securities of high order crumbled and broke, and how, on the other hand, the wall of protection built by the purchase of a life insurance policy not only withstood impregnably the most terrific and devastating financial storm which had swept down on our people in years, but actually grew and strengthened.

What we picture here are the walls of protection built by two individual men. But these walls are typical of thousands of other similar careers. We ask you to visualize for a moment the experiences of John Brown and John Smith, as pictured on the next page, multiplied many thousand times. You will have then in your mind a picture of the situation existing in September, 1929, when the aggregate value of security shares listed in the New York Stock Exchange was estimated at nearly ninety billion dollars—$90,000,000,000—while at the same time the admitted assets of legal reserve life insurance companies amounted to approximately eighteen and one-half billion dollars, or to be exact, $18,565,000,000.

Less than three years later on June 1, 1932, we find that the assets of these same listed securities amount to $16,141,061,000, a decrease in valuation of more than *seventy-three billion dollars*. In the meantime the life insurance assets had increased approximately three billion dollars to a valuation of $21,370,000,000. In other words, the life insurance assets were valued at *five billion dollars more* than the securities on the stock exchange.

That is the statistical story behind the financial careers of John Brown and John Smith. That is why John Brown, who sought a good investment for his capital of $7,442 in the best stocks he could buy found himself worth only $1,049 three years later with the prospect of its sinking to less, particularly in the event of his death. And that is why John Smith, who also sought a good investment for his capital of $7,442 and chose a single premium life insurance policy, found himself at the end of this period in possession of $7,908 or 106.2 per cent of his original investment, with the assured prospect of enjoying further increases in value as the months and years went on and the absolute certainty of it returning to his dependents the sum of $20,500 in the event of his death.

In our story, John Smith, who invested in life insurance, chose a single premium policy because he had several thousand dollars to invest at once. It was very wise of John Smith to do this, but even were he lacking the capital so employed, he could still have built his wall of protection and it would have remained implacable and indestructible in exactly the same way. He could have purchased any type of life insurance policy under any option he chose.

It is said that in Wall Street today they estimate a man's financial ability according to the following scale:

"Any man whose assets inventory 25 per cent of what they were three years ago has shown extraordinary acumen; 35 per cent of three years ago, a worker of financial miracles; 50 per cent, a darn liar."

That statement was made more in truth than in jest. Let us see by contrast what the assets of a man who invested in life insurance three years ago are worth today. The answer is that they are worth about 110 per cent of what they were three years ago in addition to the various advantages and benefits which the possession of a life insurance policy entails.

One word more in explanation of John Smith's investment in life insurance. We have charted his experience during the last few years. Its significance, however, is by no means limited to these years or any other period of years. John Smith is sure and positive of the safety and the growth of his wall of protection at all times. John Brown can never know when his wall of protection will crumble and fall regardless of how often and with what care he rebuilds it. His protective wall has, in fact, undergone still greater deterioration since we drew the picture of it which we present to you on the next page.

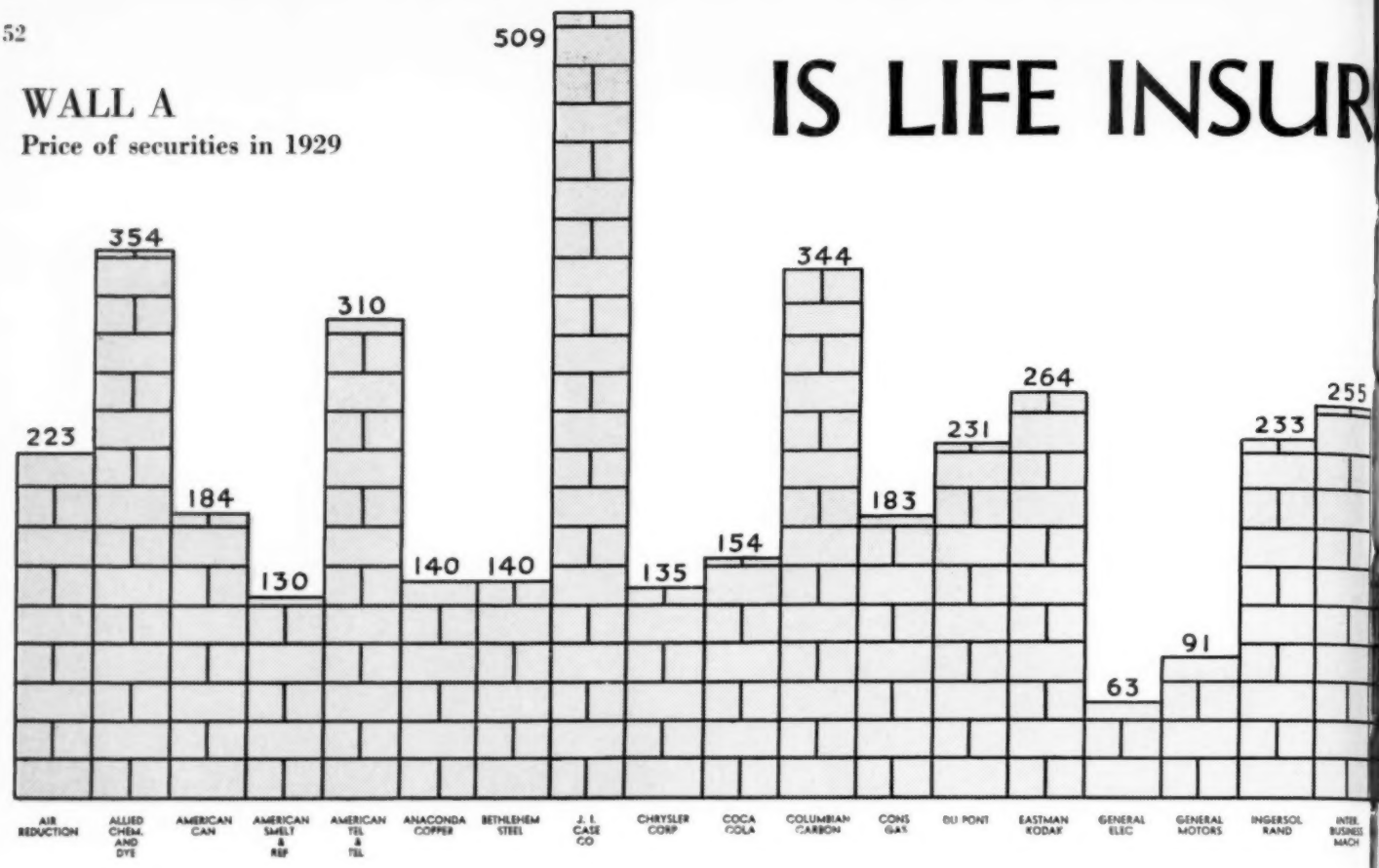
In the light of the facts simply and baldly presented herewith, what answer can be made to the question: "Is life insurance a good investment?" other than this: "It is the best investment obtainable under any condition."

Now turn to the page inside and see the pictorial presentation of the story of two men who build for the future. (1) John Brown, who built a wall of protection composed of the best stocks obtainable, and (2) John Smith, who built a wall of protection bulwarked throughout by ownership of adequate life insurance holdings.

IS LIFE INSURN

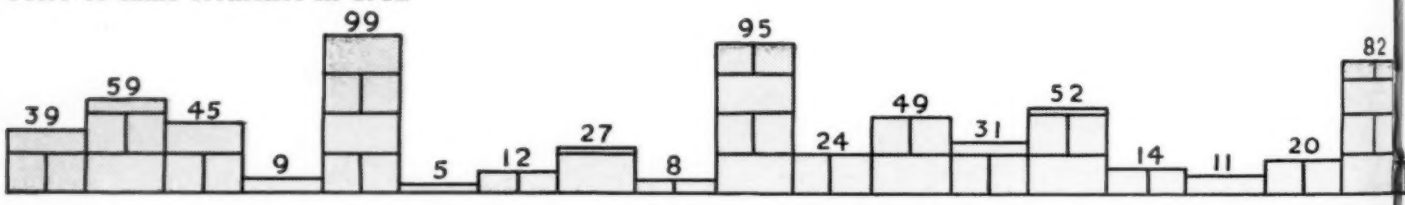
WALL A

Price of securities in 1929



WALL B

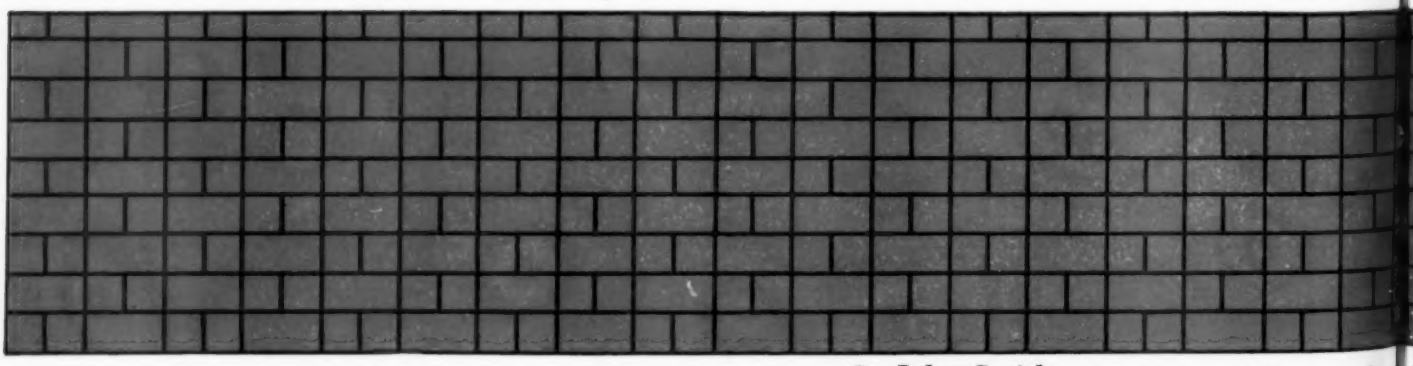
Price of same securities in 1932



1. John Brown built a "Wall of Protection" for his future by investing $7,442 in thirty-seven high grade stocks. In 1929 his "Wall of Protection" looked very impressive and the prospects for his future seemed bright. (See Wall A.)

WALL C

Cash value of Life Policy in 1932

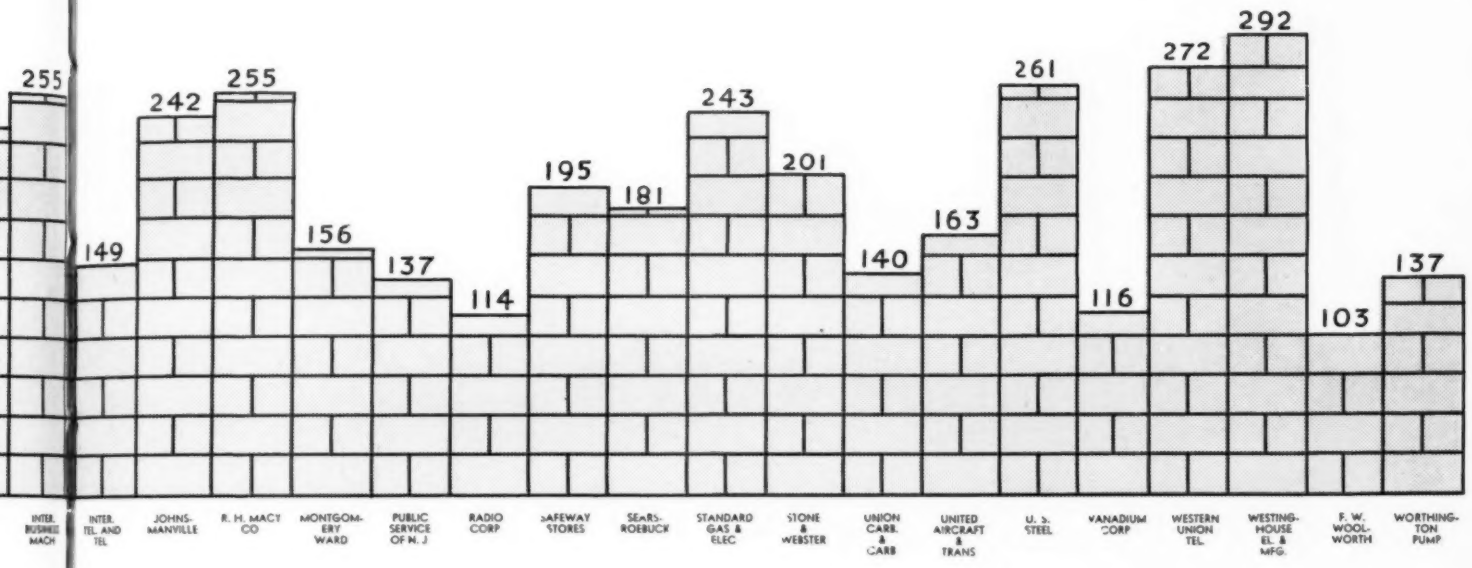


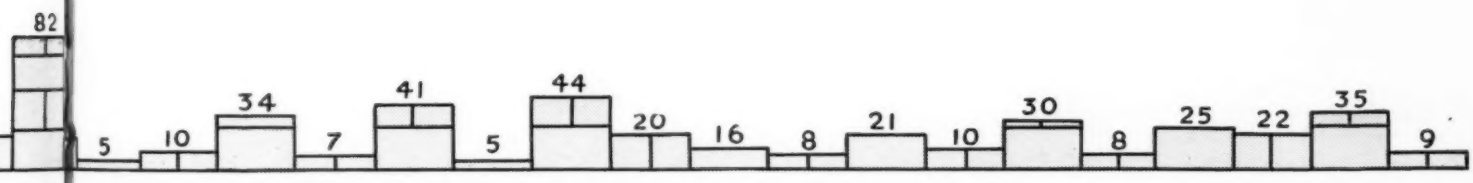
Calculated and prepared by
David A. Lunden-Moore
Copyright May 12, 1932

2. John Smith, a young man of 35, was a firm believer in life insurance. He built his "Wall of Protection" in 1929 by investing $7,442 in a single premium paid-up policy of $20,500. John Smith's "Wall of Protection" is still solid and firm in 1932.

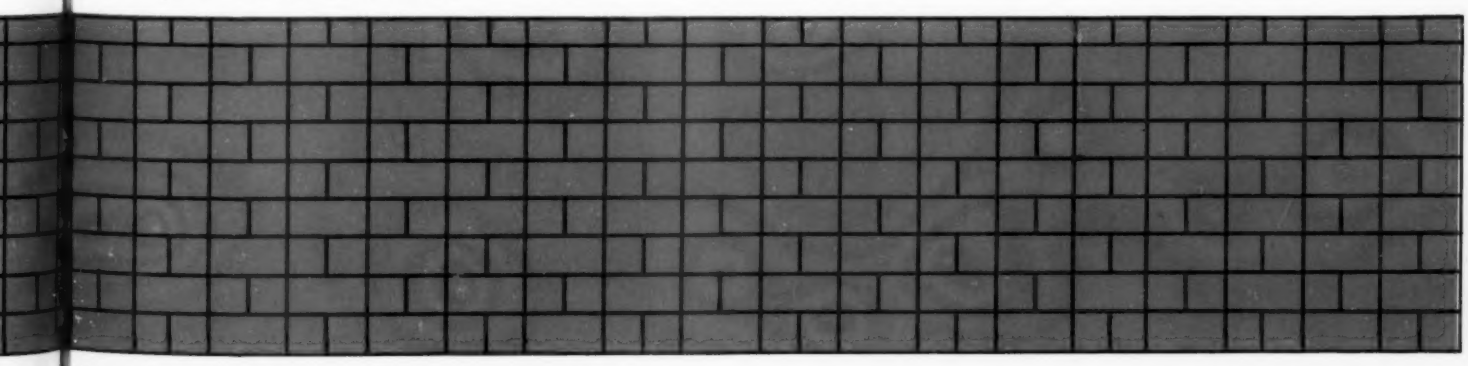
URNCE A GOOD INVESTMENT?

How Two Men Built for the Future





But in 1932 the "Wall of Protection" was almost completely destroyed. The investment of $7,442 was reduced to $1,049 or only 14.1% of the original wall was left intact. (See Wall B.) In case of death, John Brown's wall may be further weakened by forced liquidation of his securities.



The cash value of his policy has increased to $7,903, or 106.2% of the original investment. (See solid Wall C.) In case of death, John Smith's wall will be strengthened and rise to the high level of $20,500.

EXTRA COPIES AVAILABLE

A Direct and Powerful Approach To Prospects for Large Lines

IN presenting the chart shown in the preceding double-page spread, conceived by David A. Lunden-Moore of New York, an insurance man who is a mathematician of note and a regular producer of more than a million dollars of life insurance a year, THE SPECTATOR sincerely believes that it is making available to agents one of the most valuable and effective sales documents that has come out of the business in years.

Unanswerable Sales Argument

It hardly seems necessary to repeat here that the recent economic depression has provided life insurance salesmen with the basis of a convincing and unanswerable sales argument. Particularly, it should be understood that the life insurance arguments arising from the depression are by no means restricted to use during such a period that the depression palpably exists. Far from it. The employment of such arguments does not even constitute "depression-talk."

If any good has come out of the depression it is in the lessons learned thereby, and the life insurance lesson taught by the depression is one that will never grow old. The accompanying chart dramatizes the life insurance sales argument of today and tomorrow. It answers completely the big question which the prospect of today is asking and is going to continue to ask: "Is life insurance a good investment?" The chart meets, in our opinion, an acute need in the life insurance business today.

A Simple and Easy Approach

It provides the easiest approach to those who are actively opposed to life insurance and answers unequivocally and completely the protests of those who claim they can invest their money more advantageously in fields other than life insurance. It conclusively convinces even the most skeptical that one does not have to die in order to win with life insurance.

We repeat again that the chart is not a form of depression talk nor is its purpose to discourage investment in stocks and bonds. It merely shows that life insurance, submitted to the most tremendous pressure placed upon it in the history of our country, stood the test 100 per cent, proved its absolute stability in comparison with other investments and showed itself not only an implacable builder of estates but as a sure source of investment as well.

Instructions With Charts

The publishers are prepared to distribute this chart in large quantities and it is not their desire nor intent merely to drop this message into the vast stream of life insurance literature and let it shift for itself. The chart has a very definite message and it should be used a very definite way. Each chart or batch of charts sold to life insurance agents will be accompanied by a letter of instruction showing just how the agent may use the chart most effectively for circularization and solicitation purposes. It is the aim of the publishers to make sure that every purchaser of the chart will be equipped to use it to its fullest advantage.

If your attention has been arrested by the dramatic story which this chart so graphically, so succinctly and so pungently tells, you may be sure that your reaction will be duplicated by your prospect when he receives a copy from you.

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Scheer, Edw. W..... 50,000
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Schloss, Michael 75,000
Schoeneman, Ansel ... 750,000
Schwartzman, Charles. 62,000
Seff, Robert 72,500
Shannahan, E. McN... 150,000
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Shoemaker, Sam...over 100,000
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Smith, C. W..... 50,000
Smith, Marshall A..... 50,000
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Tarr, Louis A.....over 80,000
Tingley, H. A.....over 50,000
Tinsley, Thos. G...over 100,000
Tottle, John W..... 200,000
Towers, Albert G..... 50,000
Tuerke, W. A..... 100,000
Voshell, J. K..... 115,500
Wagner, H. E....over 50,000
Warfield, Guy T..... 110,000
Watson, C. W..... 100,000
Whipple, Percival S... 50,000
White, R. J.....about 100,000
Whitridge, Wm. H.... 100,000
Wiesenfeld, Hiram 65,000
Wilson, Jr., John Sawyer .....over 1,000,000
Wilson, William B.... 50,000
Winsted, Wm. H..... 200,000
Wolf, C. S..... 350,000
Wolf, Harry B..... 250,000
Wolf, Dr. W. B..... 100,000
Woody, A. C..... 75,000
Wooten, Wm. H..... 50,000
Zenitz, Moses N..... 75,000

*Includes business.
†Business insurance.
(a) Also listed Covington, Va.
(b) Also listed New York City.

CUMBERLAND

Cowherd, Dr. Garnet.. 100,000
Finan, Thos. B....over 100,000
Footer, Harry 65,000
Footer, J. W..... 76,950
Martin, George W..... 100,000
McKaig, W. Wallace over 200,000
Rosenbaum, Morris about 200,000
Rosenbaum, R.....over 150,000
Shriver, James C..†over 100,000
Streett, John J.....over 100,000
Vang, George.....*over 200,000

† Business insurance.
* Includes business.

EMMITSBURG

Gingell, Herbert 75,000

FREDERICK

Cline, Casper E..... 50,000
Coblentz, Emory ..over 250,000
Delaplane, William over 50,000
Haller, Thomas H..... 75,000
Haller, W. Harry..... 100,000
Kehne, George B..... 75,000
Knock, Lewis H..... 60,000
Lebherz, Harry J..... *117,000
Lebherz, Robert W.... *55,000
Lebherz, William B... *100,000
Michael, Grover L..... 65,000
Rosenstock, Samuel .. 100,000
Weinberg, Leo 255,000

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HAGERSTOWN

Armstrong, Alexander about 150,000
Bearinger, Edward ... 65,000
Byron, Joseph 200,000
Byron, Jr., W. D..... 275,000
Campbell, R. N....over 700,000
Danzer, Wm. A..... 75,000
Funkhauser, E. N..... 352,000

Funkhauser, George .. 140,000
Funkhauser, J. R.about 400,000
Grice, J. Cleveland about 75,000
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Horst, C. M..... 75,000
Jamison, J. V..... *75,000
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Pangborn, John..about 350,000
Pangborn, Thomas ... 250,000
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Stickel, D. Ross..... 75,000
Stickel, Clarence ..over 100,000
Stonebraker, John ... 75,000
Thomas, Franklin M.. 95,000
Worth, Dr. Peregrine.. 100,000

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Adkins, E. Dale..... 50,000
Adkins, Fred P..... 50,000
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Powell, Walker 100,000
Rubenstone, Harry ... 50,000
Tilghman, Jr., Wm. B. 50,000
Townsend, Sr., E. W.. 50,000
Watson, Lloyd W..... 100,000
Whealton, Clarence ... 50,000

WESTMINSTER

Albaugh, George W.... 50,000
Lewis, T. H.... 50,000

BUSINESS INSURANCE

BALTIMORE

Benson, The L. A., Co.:
Benson, Lee A..... 25,000
Bethlehem Steel Co.... 500,000
Brager, Albert A., & Co.:
Brager, A. A..... 90,000
Briddell Transfer Co.:
Briddell, W. S..... 20,000
Broadbent Mantle Co.. 60,000
Delauney, Clay E..... 25,000
Delion Tire & Rubber Co.:
Price, John W..... 85,000
Price, Walter C..... 70,000
Total 155,000
Espa Manufacturing Co.:
Sackerman, Louis F.. 50,000
Foote & Co., Oyster and Fruit Packers:
Phillips, Geo. T..... 25,000
Furst Bros. & Co.:
Nusbaum, Arthur ... 40,000
Hendler Creamery Co.:
Hendler, E. Manuel.. 50,000
Greenway Association. 25,000
McNamara Brothers Co. 45,000
Miller, J. Henry, Inc., Building Materials:
Miller, J. Henry.over 50,000
New Amsterdam Casualty Co.:
Nelson, J. Arthur.... 230,000
Sonneborn Realty Co.:
Sonneborn, Siegmund B. 325,000
Style Plus Clothing Shop:
Sonneborn, Henry ... 200,000

CAMBRIDGE

Thomas & Co.:
Thomas, G. Lester... 125,000
Phillips Packing Co.:
Phillips, Col. Albames 137,000
Phillips, Levi B..... 150,000
Winterbottom, Wm. G. 152,000
Total 439,000

FREDERICK

Everedy Co.:
Lebhers, Harry J., Pres. 10,000
Lebhers, Robert W... 10,000
Lebhers, William B.. 10,000
Total 30,000

SALISBURY

Tilghman, Wm. B., Co.:
Cordray, O. 10,000
Morris, John L..... 10,000
Tilghman, Jr., Wm. B. 10,000
Total 30,000

MASSACHUSETTS

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Bowen, Edward B..... 73,000
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Brooks, Frank H..... 50,000
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Brown, Martin D..... *330,000
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Campbell, Chas. H.... 115,000
Campbell, Harold B... 50,000
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Drinkwater, H. R..over 500,000
Duane, Harry B..... 100,000
Eddy, Joseph T..... 55,000
Eliot, Amory 60,000
Ellery, Wm. 55,000
Ellis, Wm. V..... 50,000
Emery, Alan C..... 500,000
Emery, Alvin H..... 68,000
Emery, Frederick L... 100,000
Endicott, Eugene 100,000
Evatt, Walter M..... 80,000
Everett, Henry C..... 100,000
Farrington, H. J..... 140,000
Fenno, E. N..... 50,000
Fine, Hyman..... 50,000
Finkel, J. W..... 50,000
Fish, F. P..... 100,000
Fitzgibbons, John J... 200,000
Flint, Albert E..... 125,000
Forbes, W. S..... 150,000
Freedman, Benjamin.. 50,000
French, George E..... 100,000
Fuller, Alvin T..... 500,000
Fuller, Ransom B..... 90,000
Furber, E. L..... 65,000
Gammons, Chas. W.... 175,000
Gay, Wm. O.....over 50,000
Gillingham, D. H..... 50,000
Godfrey, Lester N.... 75,000
Gorakian, Sarkis.about 50,000
Grabow, Edw. R..... 250,000
Grandin, J. L..... 50,000
Greene, Edwin F..... 1,600,000
Gussman, Hyman 60,000
Haartz, John C..... 100,000
Haines, E. L..... 150,000
Hamlin, George C..... 50,000
Hammer, A. M..... 255,000
Hartman, Max 50,000
Harvey, John M..... 70,000
Hastings, Glover S.... 55,000
Hawes, Oliver C..... 83,300
Hawkridge, Leslie D.. 1,000,000
Hellier, Chas. E..... 50,000
Helpern, C. K..... 200,000
Helpern, Myron..... *379,500
Herrick, R. F..... 100,000
Hicks, J. Everett..... 58,000
Hills, Jay C. (c)..... *3,076,000
Hinchcliffe, F. A..... 50,000
Hodgson, Robert J..... 100,000
Hollidge, C. Crawford. 100,000
Hollis, Geo. W..... 100,000
Hollingworth, Z. T. about 50,000
Honre, Chas. H..... 60,000
Hornblower, Ralph ... 500,000
Houghton, C. S..... 60,000
Howie, Davis H..... 200,000
Huckins, Frank P..... 55,000
Hudnut, B. G.....over 50,000
Hussey, Marland P.... 85,000
Ingraham, Paul 50,000
Isenberg, A. G..... 50,000
Jay, F. M..... 50,000
Jennison, E. H..... 75,000
Johnson, B. N..... 50,000
Johnson, Wm. C..... 100,000
Kaplan, J. J..... 250,000
Kedian, Dr. Harold... 50,000
Kenney, Valliant W.over 100,000
Kerstein, Louis E..over 500,000
Kneeland, H. F..... 62,000
Knight, G. A. C.about 50,000
Kramer, E. G.....over 100,000
Kuzmuk, Pawel 50,000
Lebourich, L. A..... 200,000
Lesh, H. F..... 50,000
Lewis, Chester V..... 100,000

Charles E. Townsend

General Agent

Equitable Life Assurance Society

***of* The United States**

Established 1894

100 Milk Street, Boston, Mass.

***Telephones* Hubbard 4288—Hancock 6200**

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The Spectator, Book Dept.,
56th and Chestnut Sts.,
Philadelphia, Pa.

Please send me ..... copies of the four-page Investment Diagram, leaving the last page blank for my imprint.

Name .....

Address .....

WORKING WITH BOTH HANDS

Monarch representatives have not only life insurance to offer but also non-cancellable accident and health. Almost every interview on accident and health insurance converts a *suspect* for life insurance into a *prospect*, because the information obtained in this manner brings out life insurance needs.

MONARCH LIFE INSURANCE COMPANY

Springfield, Massachusetts

Libbey, Alla. A..... 60,000
Locatelli, Albert J..... 75,000
Loring, Atherton 100,000
Loring, John A..... 75,000
Loring, Kimball A..... 80,000
Lowe, George H..... 100,000
Luce, Jr., Matthew... 50,000
Lucey, Francis G..over 50,000
Luke, Albert E...over 50,000
Lunae, T. R. 50,000
Lunt, Lawrence K.... 120,000
Lyman, Arthur T..... 100,000
Macomber, R. L..... 85,000
Macurda, W. E..... 50,000
Maffit, H. S..... 100,000
Mann, Frank Chester.. 150,000
Manning, Earl G..... 100,000
Matless, A. G..... 150,000
McAnarney, John W.. 50,000
McAnarney, Thos. F.. 50,000
McCue, Thos. J..... 50,000
McDevitt, Fred H..... 50,000
McDonald, Herman over 50,000
McKean, A. A. S..... 200,000
Meade, John P....over 50,000
Mellor, Albert L..... 50,000
Merrill, A. P..... 100,000
Merrill, John 50,000
Milberry, C. A..... 60,000
Mitton, C. W.....over 50,000
Montgomery, L. L..... 195,000
Murdock, W. L..... 150,000
Nelson, B. Z.....over 115,000
Nelson, Orrin W..... 50,000
Newhall, H. F..... 65,000
Niles, Harold L..... 125,000
Norris, Almon 100,000
Norris, Herbert L.... 61,500
Norwich, Samuel 100,000
O'Hara, Neal ....over 50,000
O'Keefe, Michael 50,000
Paine, Rene E..... 100,000
Pearmain, S. B..... 138,000
Peirce, Edw. R..... 50,000
Phelan, Jas. J....over 50,000
Poor, Walter E..... 50,000
Pope, Ralph L. 1,000,000
Potter, A. L..... 250,000
Powning, Henry G.... 50,000
Prouty, L. I..... 55,000
Ratshesky, A. C...over 500,000
Richardson, Wm. C... 150,000
Robie, Richard S..... *115,000
Robins, Royal 50,000
Robjent, George F.... 100,000
Rollins, E. W..... 135,000
Rubenstein, Louis ... 53,000
Rubenstein, Philip ... 50,000
Russell, R. S.....over 50,000
Schirmer, F. A..... 125,000
Sexton, Isaac C..... 65,000
Shaw, Harry L..... 50,000
Sheinwald, William .. 50,000
Shelton, Frank M..... 100,000
Sherman, John F..... 100,000
Shoalman, Max...over 200,000
Shuman, Harry B..... 50,000
Silver, Elmer E..... 110,000
Simonson, H. J.,Jr... 1,000,000
Smith, Arthur H..... 50,000
Smith, B. F..... 75,000
Smith, Ernest E..... 50,000
Smith, Lewis E. P.over 50,000
Snyder, Frederic S.... 200,000
Soule, Rufus A..... 75,000
Spear, Jesse I..... 50,000
Spence, James W..... 90,000
Spule, Harvey A..... 81,000
Stanley, V. C..... *550,000
Stebbins, Chas. H..... 50,000
Stern, Arthur C..... 171,000
Stockton, Philip 200,000
Stone, Edward C..... 100,000
Storck, H. W.....about 50,000
Strout, Lester B..... 100,000
Studley, Robert L.... 1,015,000
Sweet, Charles A..... 100,000
Sweet, Hayward H.... 50,000
Talbot, Charles R..... 205,000
Tenny, Fred 100,000
Thomas E. W..... 50,000
Thompson, A. P..... 50,000
Thurlow, Lewis K..... 50,000
Tomasselo, Samuel J... 60,000
Tufts, Bowen 50,000
Vaughan, Geo. C..... 100,000
Vorenberg, Simon 50,000
Vose, Charles 50,000
Waitzkin, Joseph 52,000
Walton, Arthur G..... 50,000
Watson, Wallace N... 105,000
Webb, Stuart W..... 50,000
West, Charles A..... 100,000
Wheatland, Jr., Geo... 50,000
Wheeler, Leonard 100,000
Whitcomb, Myron L... 75,000
White, George B..... 50,000
Whitney, H. M...about 100,000
Whittemore, John M... 100,000
Wilder, A. V..... 350,000
Willet, Geo. F..... 540,000
Williams, Arthur C.... 100,000
Williamson, George M. 56,000
Winslow, Arthur C.... 90,000
Wolfer, Paul C..... 100,000
Wood, Orrin C..... 70,000
Wood, Otis P..... 100,000
Woodendge, G..... 50,000
Woodruff, Robt. W... 50,000
Wyman, Donald..... 100,000
Wyman, Richard..... 50,000

*Includes business.
(a) Also listed Salem.
(b) Also listed Springfield.
(c) Also listed Chicago and Los Angeles.

BROCKTON

Buchanan, W. R.about 50,000
Drake, H. B.....about 50,000
Keith, Harold C..... *1,500,000
Kent, John S..... 105,000
Tinkham, H. L...about 80,000
Wilde, J. G.....about 50,000
*Includes business insurance.

BROOKLINE

Church, Herbert B.... 62,000
Coughlan, Charles. P.. 75,000
Fitts, Robert L..... 75,000
Galvin, Thos. F..... 250,000
Godfrey, Lester N..... 75,000
Hood, T. C..... 100,000
Hunt, Arthur K..... 50,000
Livermore, Homer F... 50,000
Prussian, Samuel..... 250,000
Smith, A. Ledyard.... 55,000

CHICOPEE

Starzyk, Paul P..... 50,000

DIGHTON

Milliken, Joseph K.... 60,000

FALL RIVER

Borden, Seth A...over 50,000
Chace, W. B. M..about 103,000
Hudner, M. T..... 50,000
Jennings, Edw. B..... 118,000

FITCHBURG

Burns, Dr. .....over 150,000
De Cicco, Dr..... 100,000
Delisle, Dr. A. D..... 68,000
Grant, Geo. P..... 200,000
Lowe, Arthur H..... 200,000
Lowe, Russell B..... 100,000
Wallace, Jr., Geo. R.. *220,000
*Includes business.

GARDNER

Derby, A. P..... 75,000
Dunn, Frank C..... 50,000

GLOUCESTER

Baker, Dr. H. N..... 100,000
Heard, Roger..... 55,000
Katz, Morris.....over 100,000
Quimby, Dr. C. M..... 90,000

GREENFIELD

Ulrich, W. H..... 60,000

HAVERHILL

Creed, Dr. John 80,000
Greenstein, Morris ... 75,000
Hammel, Louis..about 100,000
Price, J. W..... 50,000

HINGHAM

Hersey, Ira G..... 100,000

HOLLISTON

Williams, A. A..... 450,000

HOLYOKE

Dunbar, Chas R..over 50,000
Heywood, C. D..... 50,000
Lewis, George S...over 50,000
Page, A. H..... 50,000
Patvin, Sr., Gilbert... 50,000
Skinner, Jos. A....over 500,000
Smith, E. S..... 110,000
Walsh, W. J..... 50,000
White, E. N..... 50,000
Wykoff, J. L..... 50,000

LAWRENCE

Astrowf, Samuel 55,000
Barrell, W. L..... 50,000
Beck, Alfred E..... 175,000
Caplon, M. J..... 100,000
Corcoran, C. J..... 175,000
Donohue, T. P..... 85,000
Demara, Nap L..... 50,000
Jaquith, W. H....over 150,000
Larck, Dr. J. A..... 90,000

LEOMINSTER

Holman, William E.... 280,000

LEXINGTON

Blake, Charles M..... 150,000
Blake, Kenneth P..... 150,000
Stone, Ed. C..... 100,000
Tarky, Wm. ....about 50,000

LOWELL

Howe, Frank W..... 50,000
Knapp, H. P..... 90,000

MALDEN

Barnard, Albert 180,000

MELROSE

Haroth, Alfred W.... 60,000

MILFORD

Cenedella, Phillip 100,000
Gardetto, Alkit 90,000
McCarthy, Wm. B..... 85,000

MILTON

Wilder, H. H..... 354,000

NEW BEDFORD

Sweeney, Patrick 50,000

NEWTON CENTRE

Noble, Jr., W. Mark.. 50,000
Nutting, Merrill C.... 50,000
Parks, Francis R..... 380,000

NORTH ADAMS

Barber, Archer H..... 50,000
Curran, Dr. George... 80,000
Stein, Abraham 52,000

NORTHAMPTON

Cordes, Wm. 50,000
McCallum, C. B...over 100,000
Raymond, Adolph .... †100,000

NORWOOD

Willett, Geo. F..... 595,000

PEABODY

Vaughan, Geo. C..... 500,000

PITTSFIELD

Crane, W. M..... 100,000
Edwards, Geo. W..... 50,000
Foss, Wm. J..... 60,000
Gale, C. B..... 75,000
Grinnell, Harold D.... 50,000
Howard, Frank 100,000
Kinney, Carey 50,000
Newman, Geo. A..... 100,000
Newman, Milton B.... 100,000
Peterson, F. A..... 150,000
Reed, Walter 50,000
Rose, John G..... 75,000
Stevenson, Louis T.... 115,000
Willis, Gordon 50,000
Wilson, Charles H..... 103,000

PLYMOUTH

Alton, Edes .....over 50,000
Mabett, H. E.....over 50,000
Wood, Otis P.....over 50,000

SALEM

Brown, Ed. T. (a)..... 110,000
Brown, G. A..... 165,000
Brown, Jr., Jonathan (a) over 200,000
Deery, Edward 75,000
Deery, J. A..... 400,000
Vaughn, Ira 100,000

(a) Also listed Boston.

SETTLEMENT AS CONTRACTED

Baltimore, Md., July 26, 1932.

Editor, The Spectator:

In reply to your letter of July 3, would state that up until this year I carried $225,000 of personal life insurance.

Two endowment policies were due and paid, amounting to $37,000, leaving an amount now carried of $188,000. Of this amount $92,000 is paid up, and the balance is in various ordinary life insurance policies.

In addition to the endowment policies paid this year there were quite a number of payments for endowment policies previously paid.

There has never been any contention whatever about the settlements, and it has proved a very satisfactory investment, as well as protection.

WILLIAM H. MATTHAI.

SOUTH BRAINTREE

Neeland, H. F.....over 50,000

SOUTHBRIDGE

Knight, Clarence H... 52,000
McGovern, Thos. F.... 120,000
Richason, Wm. 64,000
Wells, Joel C..... 50,000

SPRINGFIELD

Allen, Park W....over 50,000
Allis, E. Milton...over 50,000
Aronheim, Rubin..... 150,000
Baker, R. K..... 135,000
Barnard, John..... 60,000
Bausman, Geo. A..... 50,000
Blanchard, Gordon.over 50,000
Burbank, D. E..... 50,000
Burgess, Thornton W.. 100,000
Camp, Wallace V..... 100,000
Carlisle, F. E..... *78,000
Carlson, Ernest F..... 50,000
Carman, T. W..... 75,000
Chaffin, C. E....about 50,000
Chapin, Alfred H., Sr.(a) .....about 1,000,000
Chapin, Jr., Alfred H. 50,000
Clark, Edward O..about 50,000
Cohn, Eli 85,000
Crocker, C. A..... 100,000
Curtis, Leslie F...over 50,000
Davidson, Dr. H. D.... 50,000
Dorr, Percy O....about 50,000
Dunlap, Frank L..... *100,000
Dutton, Arthur C..... 80,000
East, J. Victor....over 75,000
Ellis, Dwight W..... 1,500,000
Ellis, Harry B...about 50,000
Ely, Joseph B..... 100,000
Field, Harold B..... 50,000
Fowler, Ralph N..about 50,000
Franklin, Col. Benjamin A. .....over 175,000
Fuller, F. W.....over 50,000
Fuller, Frank D..... 1,000,000
Gardner, Edwin S. about 50,000
Garretson, Eugene G. about 50,000
Gelfman A. .....over 50,000
Gelfman, Jos. W..over 50,000
Gilbert, W. E.....over 200,000
Goldstein, Nathan about 50,000
Goldstein, Samuel about 50,000
Gray, Jay L.....about 50,000
Hatch, Frank ...about 50,000
Howes, Leroy P..about 50,000
Indessi, A. 100,000
Ingersoll, Robt. N. about 50,000
Kemeter, G. H....over 50,000
Kendall, Harold H.over 65,000
Krowall, Edward..... 75,000
Leshure, W. P....over 50,000
Levi, Albert 100,000
Ley, L. L..... 200,000
Linberg, George O.over 75,000
Mackintosh, Charles E. 250,000
MacLean, Alexander T. over 75,000
Maglathlin, Leon E.over 75,000
Martin, Albert L. about 50,000
Merriem, G. Frank... 50,000
Morse, R. E..... 50,000
Moses, H. A..... †500,000
Paine, Walter R..over 50,000
Parsons, Charles H.... 60,000
Perkins, Frank B..... 50,000
Pirnie, Bruce.....about 300,000
Pirnie, Roderick...over 100,000
Platt, George B....over 75,000
Powers, Frank Bayne. 50,000
Powers, L. J....about 50,000
Ranger, Jos. .....over 50,000
Ranger, Jas. A...over 50,000
ample, William W.over 75,000
Schoo, Clarence J.... 50,000
Shanklin, Benj. M.... 50,000
Shaw, Howard C..... 100,000
Shean, C. T.....over 50,000
Skinner, Jos. A....over 500,000
Smith, Dr. Harvey L.. 50,000
Southworth, Constant about 50,000
Stebbins, Geo. C..about 50,000
Steiger, A. .....over 100,000
Sullivan, Jr., T. J..... 50,000
Sweet, Frederick B. about 50,000
Waite, A. G..... 50,000
Walsh, F. J..... 100,000
Walsh, Wm. J....over 50,000
Weeks, Clair W...over 125,000
Wesson, Victor H. about 50,000
Wheat, W. G....about 73,000
Wheeler, F. E..... 50,000
Whittall, Chas. P..... 100,000
Williamson, George E. over 75,000
Zink, John D.....over 75,000

*Includes business insurance.
†Business insurance.
(a)Also listed Boston.

TAUNTON

Milliken, Jos. K..... 60,000
Williams, A. Gilbert.. 50,000

WABAN

Burnett, A. C..... 64,000

WALPOLE

Gleason, Frederick J.. 50,000

WALTHAM

Ames, Ira..... *90,000
Ames, Warren....over 50,000
Bartell, Wm. P..... 200,000
Beattie, John H...over 50,000
Casey, Robert.....over 50,000
Chase, Cedric G..over 100,000
Cronin, Grover J..over 75,000
Flannery, Tom 50,000
Maxwell, Earl O..... 50,000
Sears, Francis B..... 60,000
Turner, Henry A..... 50,000

*Includes business insurance.

WARE

MacLaurin, John..over 50,000

WATERTOWN

Tufts, John F..... 61,000

WEBSTER

Haggerty, Clarence ... 50,000
Paridis, Clarence 80,000

WORCESTER

Alperin, Isador 75,000
Ayres, Jr., Benjamin W. 125,000
Bellis, Frank C..... 180,000
Billings, Frank E..... 100,000
Budish, Jacob 200,000
Cohan, J. B..... 50,000
Dakin, Herbert L..... 100,000
Dworman, Julius.about 50,000
Ermilio, Pompeo 85,000
Estabrook, Herbert W. 50,000
Francke, Harry..about 50,000
Gabriel, G. A..... 100,000
George, Jerome 90,000
Ginsberg, M. L..about 50,000
Gorman, J. W..... 70,000
Griffing, Herbert J.... 50,000
Isenberg, A. G..... 50,000
Jensen, John T..... 50,000
Kalat, Godlieb W..... 100,000
Kaplan, Louis 200,000
Kleven, A. M..... 350,000
Krim, Frank 50,000
Kulvin, Benjamin 50,000
Morrill, Edward 50,000
Morrill, Oscar 50,000
Nathan, J. D..... 50,000
Payne, Harry 200,000
Pemstein, G. I..... 50,000
Pollett, R. S..... 70,000
Putnam, Charles 50,000
Rocheford, George L.. 80,000
Seder, J. S..... 50,000
Seder, Sam 50,000
Sharfman, Saul 50,000
Sheperdson, John W.. 150,000
Sherer, Joseph T..... 400,000
Talamo, Joseph 50,000
Ulian, I. M..... 50,000
White, John E..... 180,000
Whitney, Warren A... 350,000
Wood, Hamilton 75,000
Zellon, I. J..... 50,000

BUSINESS INSURANCE

ADAMS

Brown, L. L., Paper Co.:
Daniels, A. B..... 50,000

BOSTON

Barney & Carey Company:
Barney, James L..... 18,000
Carey, Joseph H..... 26,000
Southerland, Henry E. 26,000
Total 60,000
Boston Big Store Co.:
Kinnear, E. S..... 25,000
Colonial Can Co., Mfrs. Metal Packages:
Campbell, Chas. H... 25,000
Campbell, Harold B.. 25,000
Total 50,000
Douglas Shoe Co..... 1,000,000
Eastern Drug Co., Wholesale Drugs:
Cutter, C. F..... 25,000
Cutter, W. W..... 25,000
Jenney, B. 25,000
West, Chas. A..... 25,000
Total 100,000
Farrington Mfg. Co.:
Farrington, H. J..... 100,000
Gamewell Company:
Vincent, C. Stanley.. 500,000
Garfield & Proctor Co., Coal:
Macurda, Wm. E..... 50,000
Pray, Frank W..... 50,000
Total 100,000
Hills Investment Association:
Hills, Jay C..... 1,500,000
Parker, Young & Co.:
Brown, Martin D.... 300,000
Regal Shoe Co., Mfrs.:
Bliss, Elmer Jared, Pres. 250,000
Seaver, Howland Co... 70,000
Walworth Mfg. Co.:
Coonley, Howard..... 1,000,000

BROCKTON

Keith, Geo. E., Co.:
Keith, Harold C..... 1,000,000

CAMBRIDGE

The Alden Spears Sons Co.:
Spears, Ed. R..... 125,000

FITCHBURG

Fitchburg Paper Co.:
Wallace, Jr., George R. 50,000
Wachusetts Motor Co.:
Suthergreen, Fred S. 40,000

GARDNER

Derby & Co., Inc., Chair Mfrs.:
Derby, Ashton P..... 125,000

Today—Tomorrow

Recent developments point to a revival in business.

Underwriters, in order to secure their share of production, must reorganize their working plans to meet the new economic era.

Berkshire men and women have at their command—

1. *Complete home office and agency cooperation.*
2. *Policy contracts designed to meet new demands.*
3. *Organized sales talks.*
4. *"Fund-o-mentals"—A complete, up-to-date training course.*

With these "sales helps" Berkshire associates are equipped to meet changing conditions.

"Ask Any Berkshire Agent"

Berkshire Life Insurance Co.

PITTSFIELD, MASSACHUSETTS

FRED H. RHODES, *President* *Incorporated 1851*

The Columbian National Life Insurance Company

A Massachusetts Company

LIFE, ACCIDENT AND HEALTH INSURANCE

Offers Attractive Agency Connections

Our new Low Cost Life Policy has met instant approval

Arthur E. Childs, President

Francis P. Sears, 1st Vice-Pres. and Comp.

William H. Brown, 2nd Vice-Pres. and Secy.

For further information, communicate with nearest GENERAL AGENT or our AGENCY DEPARTMENT, Home Office, 77 Franklin St., Boston, Massachusetts

HAVERHILL

McNamara & Callahan over 100,000

NORTH ADAMS

Arnold Print Works:
Jones, Samuel M..... 250,000

NORTHAMPTON

Raymond, Adolph..... 100,000

PITTSFIELD

Berkshire Mill Supply Co.:
Foss, Wm. J..... 25,000
Rice & Kelly (furniture) 40,000
Smith, A. W..... 50,000

SPRINGFIELD

Carlisle Hardware Co.:
Carlisle, F. E..... 78,000
Dunlap & Co.:
Dunlap, F. L..... 100,000
Moses, H. A..... 500,000

Total 600,000
Lewis, C. C., Co..... 20,000
Powers, F. B..... 50,000

WALPOLE

Mass. Chemical Co.:
Gleason, Frederick J. 50,000

MICHIGAN

ADRIAN

Moreland, Robt. S..... 50,000
Whitney, Chas S..... 50,000

ALPENA

Harris, Clinton P..... 50,000

BAD AX

Hubbard, Frank W... 147,000
Ryan, John .....about 50,000

BATTLE CREEK

Bain, Dora E..... 50,000
Brainard, C. W...over 50,000
Carpenter, A. J..... 50,000
Cushman, S. A..... 50,000
Franklin, M. J..... 97,000
Green, C. .....over 50,000
Kellogg, J. L..... 100,000
McKay, Geo. 70,000
Stone, I. K..... 126,000
Wentworth, M. W..... 100,000

BAY CITY

Babcock, Mr. 85,000
Blousfield, A. E..... 177,000
Davidson, Jas. E..... 1,161,200
Foss, E. H. 100,000
Foss, W. I..... 250,000
Hall, Lewis A..... 50,000
Hirschfield, J. C..... 100,000
Ramsay, W. S..... 75,000
See, J. S..... 50,000
Smith, Jr., H. B..... 400,000
Smith, H. S..... 450,000
Smith, M. L..... 350,000
Sovereign, O. E..... 350,000
Wells, W. R. 100,000
Wendland, H. G..... 174,000
Wentworth, N. R..... 175,000

CADILLAC

Mitchell, C. T..... 800,000
Saunders, Wm. L..... †200,000
Wagner, John B..... 250,000
†Business insurance.

CASS CITY

McCoy, Ira D..... 80,000

CHEBOYGAN

Bell, Ross J..... 60,000
Rittenhouse, J. C.about 50,000

CHELSEA

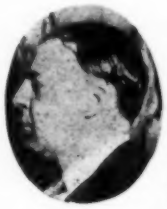
Dunkle, M. J..... 50,000

COLDWATER

Branch, Leroy J..... 76,000

DETROIT

Adams, Claris 100,000
Alger, Fred M..... 50,000
Allen, Sidney J..... 135,000
Anderson, Wendal W.. 1,000,000



Life insurance is the best investment one can make. The positiveness of the creation of an estate through this medium permits one to relieve his mind of the indefiniteness of tomorrow to a material extent. It is a saving, as well as an investment. The provider of a family should not weigh lightly the importance of procuring an adequate amount of life insurance to take care of the monetary loss occasioned by death.

Very truly yours,
WILBER M. BRUCKER,
Governor of Michigan.

Annis, Newton 50,000
Arden, Bert G..... 65,000
Arthur, Rex. 125,000
Austin, Wm. F....over 50,000
Avery, John H..... 100,000
Ayres, C. L..... 524,717
Barbour, Edwin S..... 50,000
Barbour, Geo. H..... 50,000
Barnett, Saul 55,000
Bee, George A..... 150,000
Bee, William A..... 340,000
Bennett, Howard..... 200,000
Bezner, Fred O..... 1,000,000
Birkhill, Fred 50,000
Blees, William A. 172,000
Boerth, Henry J..... 60,000
Bohn, Charles 100,000
Bolster, S. Edward.... 200,000
Bonbright, Howard B. .....over 700,000
Bonstelle, Mrs. Jessie. 250,000
Book, Frank P. .....†5,000,000
Book, Herbert V. ....†5,000,000
Book, J. Burgess.....†5,000,000
Bowen, Charles..... 300,000
Bowen, Julian 375,000
Bower, G. H..... 50,000
Bradway, Judson 300,000
Brennan, Vincent M. .....over 50,000
Briggs, Mirt. L..... 300,000
Brown, Mrs. 50,000
Buhl, A. H.....over 50,000
Buhl, L. D.....over 50,000
Bullion, Thomas E.... 50,000
Cadwell, E. B..... 50,000
Cadwell, Ruel T..... 77,000
Campbell, Don M..... 150,000
Carhart, Hamilton ... 200,000
Chalmers, Hugh 265,000
Chapin, Roy D....over 2,000,000
Cheney, Cas. E..... 55,000
Chenick, Fred 500,000
Clark, Emory W..... 100,000
Cliff, Vincent D..... 275,000
Coffin, C. L..... 100,000
Coffin, H. E..... 50,000
Cohen, George..... 50,000
Coulter, John E..... 90,000
Crane, C. Howard.... 100,000
Crawford, Fred C..... 100,000
Cronen, Arthur D.... .....over *275,000
Cummings, Mrs. E. M.. 230,000
Cutting, Chas. D..over *125,000
Dekoning, Henry..... 54,000
Dey, Herman 50,000
Douglas, S. T..... 60,000
Dyar, Ralph M..... 85,000
Edwards, Allen F..over 500,000

Elston, I. C..... 55,000
Everitt, Roland S.over 50,000
Ewald, Henry T.....†1,000,000
Fehman, George..... 75,000
Fenberg, Jacob..... 75,000
Fendle, George W.... 300,000
Filer, Frank 100,000
Fink, George R..... 2,000,000
Finkensteadt, John.... 375,000
Fisher, Charles....over 2,000,000
Fisher, Fred J.....†2,025,000
Fisher, William...over 2,000,000
Fishman, Morris 80,000
Ford, E. Lyden..... 1,000,000
Ford, Fred S..... 600,000
Ford, John 100,000
Ford, Jr., J. B..... 1,000,000
Frazier, John..... 500,000
Frazier, Joseph..... 200,000
Freiburger, Jr., Chas. F. 50,000
French, John H..... 500,000
Freud, Julius 50,000
Freud, L. .....over 50,000
Freund, Dr. Hugo A... 227,000
Frieberg, Morris..... 50,000
Gallagher, Rev. M. J. .....over 50,000
Gargaro, Domenico.... 150,000
George, Edwin S..... 250,000
Glass, Samuel S..... 56,000
Gleason, F. D..... 50,000
Goldberg, David J..... 90,000
Goldberg, I. 101,000
Goebel, August 50,000
Goebel, Fritz 50,000
Gorman, J. J.....over 50,000
Grant, Richard H..... 400,000
Greenstone, Abraham.. 75,000
Grimes, George L..over 50,000
Groehm, O. J..... 50,000
Hackett, Dr. Walter L. 60,000
Hagen, Walter 500,000
Haines, Fred W..... 50,000
Hanna, Mark R..... 50,000
Hargreaves, Geo. 50,000
Hayes, H. J..... 225,000
Healy, Leonard L..... 100,000
Hewitt, Dr. H. W..... 65,000
Higbee, C. M..... 3,600,000
Highbie, Bradley 200,000
Hill, Asa L .....over 50,000
Hoffman, J. Arthur... *over 1,000,000
Hoffman, Norbert A. *over 1,000,000
Holcroft, Charles T... 131,000
Holden, James..... 500,000
Hubbard, Frank W.... 150,000
Hubbard, Thos. B..... 100,000

Over
204 MILLION DOLLARS
of Assets
Protect Policyholders
of
The CANADA LIFE
Assurance Company
Established 1847

"I have always considered life insurance the best possible investment, and only regret that I did not take out considerable more in my early years." ($225,000).

AL. J. AUGUST
St. Joseph, Mo.
July, 1932

Huebner, J. J....about 50,000
Hunt, Ormond E..... 50,000
Huston, Irving C..... 99,000
Johnson, Courtney..... 200,000
Johnson, Earle Fred... 200,000
Johnson, John C..... 50,000
Johnston, Walter Rex. 150,000
Jones, Chas. W..... 250,000
Kahn, Albert 1,000,000
Kanzler, Ernest..... 1,000,000
Keane, Jerome E. J.... 500,000
Kennedy, Charles J.... 100,000
Kern, Ernest..... 500,000
Knight, Ernest O..... 50,000
Koenig, John F..... 50,000
Kotcher, C. W..... 59,000
Krausmann, Joseph A. 65,000
Kresge, Mrs. Anna.... 300,000
Kresge, S. S..... 60,000
Kunsky, John H..... 300,000
Lambert, Bert 110,000
Lambert, Chas. F..... 100,000
Lambert, Charles R... 50,000
La Measure, J. T..... 87,000
Larrowe, James E. over 400,000
Lathrop, Louise 1,000,000
Lee, Ralph Y..... 400,000
Leland, Wilfred C..... 300,000
Linbacher, Charles.... 400,000
Lord, Robt. O..... 1,000,000
Lowrie, Albert B..... 100,000
Lyle, Hilliard G..... 100,000
Macdonald, Allan W.. 50,000
Macauley, C. A..... 140,000
Manring, Paul E..... 50,000
Marshall, Ellsworth H. 50,000
Martin, Franz H..... 70,000
Martin, Joseph 85,000
Martin, Peter E..... 4,000,000
Mason, Geo. W..... 1,000,000
Mazer, Jacob..... 100,000
McBride, Jesse E..... 114,717
McCormick, Malcolm.. 75,000
McGregor, James 50,000
McMabb, Duncan..... 500,000
McMillan, Jr., Neil... 100,000
Michell, Roy G..... 50,000
Miller, Frank P..... 75,000
Miller, John 100,000
Miller, Peter A..... 78,000
Misch, Edward 55,000
Mitchell, Ledyard..... 500,000
Moore, George F..... 60,000
Moore, G. G.....over 50,000
Mott, Charles Stewart.*4,356,500
Murphy, M. J..... 165,000
Murphy, Charles..... 500,000
Nederlander, David.... 200,000
Nester, John F..... 100,000
Newberry, Phelph.over 50,000
Newberry, P. N..... 400,000
Newberry, T. H..... 250,000
Newcomb, H. R..... 125,000
Norbury, Mrs. 50,000
O'Brien, Michael E.... 300,000
Owens, Kenneth H.... 117,500
Palmer, Calvin A..... 55,000
Parcells, Earl..... 350,000
Parker, Walter E..... 250,000
Pegau, Otto A..... 460,000
Perlman, Sol..... 50,000
Pieper, Harry J..... 100,000
Plotkin, Samuel 250,000
Porath, Julius 327,000
Power, Wm. S..... *82,000
Primeau, Francis..... 100,000
Ramage, A. S..... 100,000
Rasch, Aug. 50,000
Reese, Nathaniel 75,000
Reeve, Wm. S....over 60,000
Reynolds, John A..... 200,000
Rickenbacker, Eddie .. 1,000,000
Rissman, Max 50,000
Robinson, Fred J..... 100,000
Robinson, Geo. W..... 50,000
Robinson, W. D..... 50,000
Rollin, S. Everett..... 275,000
Rood, Chas F..... 75,000
Rosenberger, Oscar ... 75,000
Rosenthal, Edwin M... 1,250,000
Rowe, Fred N..... 50,000
Rowe, Wm. S..... 50,000
Ryan, Mack 100,000
Ryan, Robert M..... 230,000
St. John, Frederick.... 100,000
Saunders, Fred 1,000,000
Schmidt, Carl E. 100,000
Schrieber, Nathan 75,000
Schwartz, Arthur H. .. 800,000
Scripps, William E. .. 1,000,000
Seiter, Paul 500,000
Semmes, Prewitt 80,000
Seyburn, Wesson 800,000
Shawan, Dr. H. K. ... 70,000
Siegel, Abe 65,000
Siegel, Benj..... 750,000
Siegel, Leo 70,000
Siegel, Mrs. 50,000
Simonds, Ralph W..... 60,000

Sloman, Herbert T.over 55,000
Small, Sydney R..... 500,000
Smilansky, Louis 150,000
Smith, Conrad H..... 200,000
Smith, Fred B..... 73,300
Smith, Jr., Jos. R.... 80,000
Smith, Maynard D.... 79,484
Soloman, E. H..... 50,000
Sosnowski, John B.... 200,000
Sprague, Wm. C..... 66,400
Standish, James D..... 400,000
Strauss, Milton 101,000
Stroh, Julius 250,000
Sullivan, Frank J..... †750,000
Svensgard, Harry 70,000
Teahen, James M..... 100,000
Thomas, Luther D. over 50,000
Thompson, E. L..... 90,000
Tobin, Benjamin..... 400,000
Tomar, A. J..... 200,000
Torrey, Dr. H. N..over 50,000
Torrey, Mrs. S..... 150,000
Trendle, George W.... 300,000
Van Sickle, William... 60,000
Verner, James L..... 1,000,000
Walker, Frank 100,000
Walker, F. C..... 200,000
Walker, Harrington over 600,000
Walker, Hiram..... 500,000
Wallis, Geo. W..... 60,000
Wardell, Fred..... 1,500,000
Warren, B. 100,000
Warren, Herman..... 85,000
Watkins, John R..... 200,000
Webber, Oscar 1,000,000
Webber, Richard..... 2,000,000
Werneken, F. S..... 65,000
West, P. 100,000
Wheller, Frank W..... 50,000
Wilson, Hugh T..... 100,000
Winter, Everitt..... 50,000
Woodison, J. C..... 81,000
Woods, Geo. W..... 60,000
Wormer, C. C..... 100,000
Yates, John B..... 100,000
Yockey, Simon A..... 50,000
Zanger, Gustav W..... 60,000
†Business insurance.
* Includes business insurance.

DOWAGIAC

Bishop, Dickinson 150,000
Gardner, Archie B.... 258,259
Lee, Fred E..... 335,000

FLINT

Bishop, R. Spencer.... 320,000
Briggs, Dr. Guy..... 100,000
Burch, Strong 100,000
Comins, H. M..... 135,000
Leavitt, Hyman..... †50,000
Leavitt, Maurice..... †50,000
Longway, Robert 100,000
Mallory, H. J. 100,000
Stewart, S. S. 100,000
Young Bros..... †200,000
†Business insurance.

GLADSTONE

Staples, J. D..... †100,000

GRAND RAPIDS

Bissell, Mrs. A. S. ... 277,000
Bradbury, Ivor 125,000
Brewer, Joseph H..... 500,000
Brown, Alf. J. ..about 100,000
Curtis, Heber W. 100,000
Daane, Gilbert 300,000
Denham, Dr. R. H.... 78,000
Dickinson, Albert B. .. 150,000
Dregge, Martin J..... *825,000
Duffy, John *65,000
Foote, F. Stuart *265,000
Friedman, M. 150,000
Greenawalt, H. S..... 75,000
Hawkins, E. B..... 75,000
Hoult, Hampton *500,000
Hoult, J. S.....about 1,000,000
Howe, Burton A. 1,000,000
Jack, W. A..... †100,000
Johnston, Dr. C. H. .. 76,000
Kindell, C. J. 250,000
Kollenberg, Abraham.. 65,000
Lyman, Dr..... 140,000
MacNaughton, J. D... 75,000
Mehrtens, Louis D. ... *100,000
Nelson, Dr. C..... 90,000
Peck, Percy..... 200,000
Perkins, Gaius W. 50,000
Perkins, Willis J. 50,000
Phillips, W. H....over 100,000
Rowe, Fred *240,000
Shuster, James L. 50,000
Sisson, George D. 50,000
Smith, Wm. Alden .. 300,000
Snow, Warren H. 1,000,000
Swanson, Henry..... 85,000
Ten Broek, C..... 70,000
Ten, Broek, J..... 60,000
Tenis, Jay 60,000

Thomas, Wm. S. 50,000
Ulrich, Frank F..... 105,000
Vinkemulder, H. J.... 100,000
Young, Samuel 500,000
*Includes business insurance.
†Business insurance.

GROSSE POINT

Hubbard, Frank 90,000

HARBOR BEACH

Jenks, Jr., Nils W.... 50,000
Jenks, George J..... *450,000
*Includes business insurance.

HOLLAND

Landwehr, A. H. *3,850,000
*Includes business insurance.

HOLLY

Hartz, Eric A. 150,000

INKSTER

Sonk, Michael 60,000

IRON MOUNTAIN

Levy, Albert 50,000
Levy, Henry M...about 50,000
Sackim, Abe 90,000
Seaman, Benjamin ... 50,000

IRONWOOD

Curry, S. S. 60,000

ISHPEMING

Felch, Theo. A., M. D.. 85,000
Johnson, W. H. 55,000

JACKSON

Addison, Stanley H. ... 80,000
Addison, William 60,000
Brening, W. Earl..... 50,000
Brining, N. E..... 70,000
Brown, L. E..... 50,000
Callaghan, A. J. *350,000
Day, C. M. 100,000
Ducey, W. J..... 50,000
Dunn, W. B..... 50,000
Hayes, C. B..... 505,100
Matthews, H. 50,000
Milling, Herman 50,000
North, Geo. M..... 135,000
Pinkham, F. A..... 100,000
Reynolds, Herbert 100,000
Reynolds, Wylie 100,000
Sparks, W. .....about 50,000
Stiles, Harry 50,000
* Includes business insurance.

JONESBORO

Barton, Eugene 100,000

KALAMAZOO

Baker, A. C. 50,000
Blakeslee, Arthur L... 300,000
Cortenius, Dwight R.. 150,000
Ehrman 150,000
Ehrman, L. E..... 55,000
Fuller, F. D. 50,000
Harlow, W. O. 57,000
Hayes, Orrin B. 75,000
King, Merrill ...over 500,000
Kirby, Louis 100,000
Lawrence, Wm. J. 225,000
Markin, Morris 3,500,000
McAllister, Frank ... 200,000
O'Donahue, William J. 50,000
Shakespere, Wm. 250,000
Sutherland, L. W..... *400,000
Todd, A. J. 200,000
Tuttle, John H...about 125,000
*Includes business insurance.

KAWKAWLIN

Drummond, Dr. Fred H. 50,000

LANSING

Arbaugh, F. N. 50,000
Armstrong, Mr. 100,000
Brown, J. Earl..... 65,000
Burgess, L. F..... 76,000
Crater, John 115,000
Dean, Roy 60,000
Harris, D. D..... 60,000
Jury, Arthur J..... 250,000
Lawrence, Charles.... †100,000
McComb, W. L..... 50,000
Olds, R. E..... 535,000
Potter, Ray 50,000
Quill, Wm. A..... 50,000
Weir, H. S. 100,000
Wilford, J. W..... 165,000
†Business insurance.

LUDINGTON

Herman, F. J. 50,000
Stearns, J. S. 100,000

MANISTEE

Hendel, Bernard R.... 50,000

MARQUETTE

Roberts, Alton T..... 85,000
Schneider, T. A..... 130,000
Teeple, P. G. 50,000

MASON

Ball, A. B. 50,000
Dart, D. C..... 65,000

MONROE

Amendt, Geo. A..about 50,000

MUSKEGON

Hackley, Chas. M. 67,000
Haight, Louis P. 50,000
Mann, W. 50,000
Moon, Paul S..... 50,000
Schoener, George M... 65,000

PELLSTON

Bogardus, Chas...about 50,000

PORT HURON

Moore, Geo. G. 65,000
Mueller, Oscar B. *360,000
Peden, Robert W. *71,000
Riggin, Fred L. *85,000
Ryerson, Dr. W. W... 55,000
Sperry, Claire 75,000
*Includes business insurance.

ROYAL OAK

Finkel, Joseph 52,000
Starr, Norman 112,000

SAGINAW

Beach, A. P. 70,000
Carlisle, Fred W. 200,000
Garber, Guy .....over 200,000
Herzog, John 50,000
Hubbell, Emory F. ... 91,000
Jackson, John L. 50,000
Mershon, W. B. 130,000
Morley, Ralph. ..over 50,000
Nuechterlein, E. W.over 50,000
Peter, James B. 90,000
Sample, Dr. C. H. ... 50,000
Schust, Ed. .....about †250,000
Shorts, R. Perry ..over 50,000
Sommers, F. F. ..over 50,000
Toshach, Dr. Clarence E. 68,000
Weadock, G. W..... 50,000
Wylie, James T. 50,000

SAGOLA

Flanagan, Patrick ... 50,000

SAULT STE. MARIE

Chandler, Thos..... 85,000
Cullis, John..... 50,000
Ferguson, A. L. 50,000
Ferguson, R. G. ..about 50,000
Frederick, Hope..... 100,000

SPRING LAKE

Robbins, Margaret K.. 50,000

STURGIS

Spence, C. L'H..... 100,000

TRAVERSE CITY

Hull, W. C. 65,000
Smith, F. H. 50,000

WYANDOTTE

Wood, Ralph A. 100,000

BUSINESS INSURANCE

CADILLAC

Cummer - Deggins Co., Lumber:
Saunders, W. L. 200,000

DETROIT

American Lady Corset Co., Corset Mfrs.:
Siegel, Leo 30,000
American Life Insurance Co.:
Ayres, C. L. 50,000
Barker, Mrs. Julia .. 500,000
Brooks, French & Smith, Inc. 150,000
C. A. S. Engineering:
Cutting, Chas. D. ... 30,000
Shields, Edw. S..... 10,000
Tobin, Frank D. 30,000
Total 70,000
Campbell-Ewald Co.:
Ewald, Henry T., Pres. 1,000,000
Casper - Hoffman, R. Est.:
Hoffman, Norbert A.. 1,000,000
Hoffman, J. Arthur.. 1,000,000
Clayton & Lambert Mfg. Co.:
Groehm, O. J. 50,000
Bower, G. H. 50,000
Total 100,000
Colonial Clothes Shop:
Goldberg, Samuel..... 75,000
Schreiber, Nathan... 75,000
Total 150,000
Cronin Coal Co. and Pine Ridge Coal Co.:
Cronin, Arthur D. .. 125,000
Cummings, Mrs. Edith Mae 230,000
Development Corporation of Detroit:
Book, Frank B. 5,000,000
Book, Herbert V. 5,000,000
Book, J. Burgess 5,000,000
Total 15,000,000
Fisher Body Corp.:
Fisher, Fred J..... 2,025,000
Hagen Sporting Goods Co.:
Walter Hagen 500,000
Larrowe Milling Co., Mfrs. Dairy Feed:
Larrowe, Jas. E. 275,000
Larrowe, Charles 25,000
Total 300,000
Power, Alexander & Jenkins Co., Advertising:
Power, Wm. S. 10,000
Robinson, W. D. & Geo. W. 100,000

WITHOUT QUESTION

and

Without Discount or Delay

These are times of test.

For years the American Citizen believed in life insurance and purchased it.

Today—he is a wise buyer. What was his justified faith in the institution of life insurance has developed into seasoned judgment and the certain knowledge that the correct policy contract is the one unchangeable, unquestionable and absolutely certain thing upon which he can depend for full face value and for promptness to the minute.

SECURITY was once his desire. It is now his most urgent necessity.

190,000 people have invested in policies of the Kansas City Life Insurance Company and . . .

Today—these policies are granite blocks of stability—each squared true to its purpose and now serving as the saving foundation in the midst of financial storms which were once unimaginable. Homes built with sacrifice have been saved by life insurance reserves; old age given comfort or medical care; investments safeguarded, and cherished plans for schooling carried through . . . from dearest hopes to direct needs these Kansas City Life contracts have been unquestioned support—always at full value and always on time.

From the beginning this company has been built to supply this precious thing Absolute Security.

The agents of the Kansas City Life Insurance Company are trained and skilled craftsmen in the art of selecting exactly the right policy from a full and complete line and assisting their clients in building a SECURITY that is without question and without discount or delay.

KANSAS CITY LIFE INSURANCE COMPANY

Home Office: 3520 Broadway
KANSAS CITY, MISSOURI

J. B. REYNOLDS, *President* — C. N. SEARS, *Secretary*

J. F. BARR, Vice-Pres. & Supt. of Agents

Sullivan Packing Co., Pork & Beef Products:
Sullivan, F. J. 750,000

FLINT

Charles Stuart Mott Foundation:
Mott, Charles Stuart. 3,000,000

GLADSTONE

Northwestern Corp. & Lumber Co.:
Staple, J. D. 100,000

GRAND RAPIDS

Duffey, John 25,000
Grand Rapids Brass Company:
Murray, Jas., Mgr... 100,000
Imperial Furniture Co., Mfrs. of Tables:
Foote, F. Stuart 100,000
The Luce Furniture Co.:
Dregge, Martin 525,000
MacNaughton-Greenawalt Co.:
MacNaughton, John.. 50,000
Greenawalt, H. S.... 50,000
Total 100,000
Mehrtens, L. D., & Co., Hotels:
Mehrtens, L. D. 75,000
Roach, W. R., & Co., Canned Goods:
Roach, W. P. 50,000
Schmidt, Carl E., & Co., Inc., Tanners:
Schmidt, Carl E. 50,000
Universal Car & Service Co.:
Luce, M. H. 115,000
Sarjeant, A. H. 100,000
Vandon Bosch, M. T... 75,000
Total 290,000
Valley City Milling Co., Flour Millers:
Rowe, Frederick 100,000
Winters & Crampton Mfg. Co.:
Crampton, B. 50,000
McVoy, G. Earle 60,000
Winters, A. F. 37,500
Total 147,500

HARBOR BEACH

Huron Milling Company, Starch Mfrs.:
Jenks, Geo. J. 200,000

HOLLAND

Holland Furnace Co.:
Landwehr, A. H. ... 2,000,000

JACKSON

American Oil Corp.:
Callaghan, Andrew J. 250,000

LANSING

American Dry Cleaners:
Crater, John 115,000
Lawrence Baking Co.:
Lawrence, Chas. 100,000

MONROE

Amendt Mfg. Co.:
Amendt, C. G. 10,000
Amendt, Geo. A. 40,000
Total 50,000

MUSKEGON

Muskegon Knitting Mills, Mfrs. of Hosiery:
Haight, L. P. 20,000

PORT HURON

Mueller Brass Bed Co.:
Mueller, O. B. 250,000
Peden, Robert W..... 25,000
Riggin, Fred. L..... 25,000
Total 300,000

SAGINAW

Herzog Art Furniture Co.:
Herzog, John 50,000
Hubbell Auto Sales Co.:
Hubbell, Emory F. .. 85,000

ST. JOSEPH

Cooper, Wells & Co., Hosiery:
Wells, J. O. 100,000

SAFE AND LIQUID INVESTMENT

Detroit, Mich., July 7, 1932.

Editor, The Spectator:

I am pleased to hand you herewith data showing amount of my personal life insurance, $200,000, and the amount of business insurance carried on my life, $75,000.

I regard life insurance as the safest, best and most liquid investment asset that exists.

V. D. CLIFF,
President, Federal Life and Casualty Company.

MINNESOTA

AUSTIN

Garbich, Hubert 180,000

DULUTH

Abbott, H. T. 80,000
Ahl, Hjalmer C. *260,000
Albachten, Mrs. Mary B. 50,000
Alworth, R. D. 300,000
Anneke, Vic. 50,000
Baldwin, Mark 60,000
Barnes, Julius H. 600,000
Barnett, Lewis C. 50,000
Baxter, Donald 60,000
Blair, C. C. 65,000
Burns, Wm. 50,000
Castle, Lewis 135,000
Chisholm, Archibald M. 817,980
Chisholm, G. A. M.... 75,000
Cole, T. F. 500,000
Congdon, Edward C... 50,000
Congdon, Robert 60,000
Congdon, W. B. 300,000
Conventry, W. A. 100,700
Davis, Joseph E. 90,000
Dow, L. H. 50,000
Dudley, H. C. 450,000
Duncan, David C. 100,000
Ecklund, Dr. W. J. ... 85,000
Eva, Hurbet V. 66,200
Galvin, James W. 200,000
Gifford, George B. 50,000
Gill, W. K. 110,000
Gillette, Albert C. 80,000
Gordon, Laurance S.... 70,000
Griggs, Richard L.... 65,000
Hartman, A. W. ..... †50,000
Haselton, Wm. D. 75,000
Heinselman, Everett M. 100,000
Hill, Stacy H. 76,000
Hoene, Arthur C. 200,000
Joyce, Wilber B. 100,000
Kelly, William Harold 52,000
Knox, A. B. 75,000
Kuth, Joseph R. 73,500
Ledgerwood, C. W. ... 54,047
Lepak, Francis J. 56,000
Manley, Howard G.... 60,000
McCarthy, Thomas F.. 82,000
McCarthy, W. R. 125,000
McDonald, C. A. 200,000
McDonald, Donald B.. 81,735
McDougal, A. Miller.. *425,000
McRae, A. D. 80,000
Michaud, A. A. 105,000
Oreckovsky, Joseph ... 210,000
Parker, Joseph F. ..... †50,000
Peterson, Arvid 50,000
Peterson, E. C. 200,000
Peterson, L. T. 200,000
Power, John E. 70,000
Quinn, Clement K. *705,000
Robson, George E. 200,000
Robson, Jr., George E. 51,000
Rosendahl, Martin about 52,000
Rowe, Dr. O. W. 70,000
Ruse, Bert M. *110,000
Russell, Newell F. *395,500
Salsich, Le Roy 50,000
Savage, John A. 385,000
Sellwood, R. M. 500,000
Sellwood, Jr., Richard M. 50,000
Shambeau, John 100,000
Swanstrom, Frank ... 110,000
Swanstrom, Otto 125,000
Shapiro, Emanuel Z... 175,000
Spencer, George H.... 150,000
Spicer, Frank W. 53,000
Strobel, William G.... 103,000
Swan, Abner D. 50,000
Thompson, Adam G.... 350,000
Tibbetts, Dr. M. H. 50,000
Tracy, W. E. 65,000
Turrish, Henry 100,000
Tweed, George P. 350,000
Wahl, Edward F. 57,000
Webb, Francis J. 50,000
Welles, George W. *318,000
Whitney, Gwin 125,000
Winter, John A. 80,000
Wolff, Julius F. 73,000
Young, Donald 50,000
Young, Dr. T. O. 60,000
Zalk, Louis 78,000
Zinsmaster, H. W..over 500,000

*Includes business insurance.
†Business insurance.

FERGUS FALLS

Adam, Elmer E. 100,000
Adam, Samuell 110,000
Freeborn, Dr. J. A. ... 60,000
Ulland, J. S. 90,000
Wright, Cyrus 50,000
Wright, Thomas 50,000

KASSON

Leuthold, R. W. 75,000

MANKATO

Babcock, Frank 100,000
Fuller, Darwin F. 59,000
Laurisch, Christian A.. 75,000
Nelson, Carl J. *60,000
Nelson, Harvey J. *60,000
Ochs, Dr. Wm. A. 50,000
Rudbeck, Arthur J. 50,000

MINNEAPOLIS

Allison, Dr. R. G. 165,000
Andrus, Jr., John E... 800,000
Arnold, O. J. *437,500
Atwood, Henry E. 100,000
Backus, Seymour W... 300,000
Baker, Morris T. *1,000,000
Balser, L. F. 50,000
Bartholomew, Chas. L. 50,000
Bean, Frank A. 250,000
Beard, Dr. A. H. 135,000
Benjamin, Dr. A. E.. 150,000
Best, Elmer S. 100,000
Bowman, Frank W... 350,000
Bowman, S. H. 350,000
Bowman, Jr., Samuel H. 450,000
Brooks, R. L. 50,000
Campbell, J. A. 70,000
Campbell, J. W. 75,000
Carleton, Geo. H. 150,000
Carll, T. G. 50,000
Carroll, Walter N. 50,000
Clifford, F. W. ..... over 100,000
Clifford, Geo. B. 200,000
Clifford, J. E. 75,000
Cray, W. R. 50,000
Crosby, John 100,000
Danskin, S. J. 85,000
Decker, E. W. 156,000
Drake, Addison N. 100,000
Dye, Glen M. 280,000
Edgar, Wm. C. ..... †125,000
Emerson, Cary 50,000
Fawcett, Wm. 100,000
Fishman, Henry 100,000
Flannery, G. P. 50,000
Fletcher, H. E. 75,000
Foote, Henry G. *100,000
Forest, Samuel E. 50,000
Friedman, Benjamin... 300,000
Gamble, D. F. 100,000
Gluck, C. ..... over 50,000
Gold, Frank S. 125,000
Gooding, Wm. G. 90,000
Gould, C. A. 150,000
Grambling, Chas. N.... 100,000
Haglin, Jr., C. F. 50,000
Haglin, Ed. C. 50,000
Hare, Dr. Earl.... over 50,000
Harris, Chas. L.. over 100,000
Hart, F. B. 50,000
Hedwall, Chas. J., Sr.. 165,000
Heffelfinger, Frank T.. *980,000
Hill, Horace M. 175,000
Howe, Pierce L. ..... †225,000
Hudson, Herbert D.... 250,000
Jaffray, C. Palmer.... 350,000
Jaffray, C. T. 150,000
Jenkins, H. L. 150,000
Jones, D. G. 50,000
Joseph, J. S. 100,000
Kerr, O. W. 50,000
Kingman, Henry S.... 100,000
Kohler, C. W. 60,000
Kronich, Chas. 65,000
Kunz, Jacob A. 50,000
Leahy, Arthur 225,000
Langdon, Cavour S.... 50,000
Leasure, Archibald B... 75,000
Leighton, C. A. ..... over 50,000
Leslie, John ..... about 225,000
Levin, I. H. 450,000
Levin, J. H. 140,000
Lindley, Clarkson 100,000
Loring, A. C. *700,000
Loudon, Paul D. 225,000
Lovell, W. D. 62,000
Luce, Col. Ed. ..... †100,000
Luther, Jr., Martin L.. 100,000
Lyman, F. W. 100,000
MacMillan, John H.... †500,000
Mahoney, C. D. 85,000
Marfield, John R. 67,500
Martoccio, Frank A... †50,000
Maslon, Sam. H. 250,000
McCarthy, Jr., H. F.. †60,000
McCarthy, John T. ..... †65,000
McCaull, Jas. L. 82,500
McLaughlin, Ray 85,000
Miller, W. M. 50,000
Nelson, Wm. C. ..... †180,000
Nordland, Dr. Martin.. 52,000
Odell, C. M. 50,000
Overman, Irving H.... 75,000
Partridge, Geo. H. 125,000
Pence, H. E. 1,000,000
Peters, Rollo E.... over 100,000
Pillsbury, Alfred F.... 277,000
Piper, Geo. F. ..... over 250,000
Record, Jas. L. 90,000
Richardson, James.... *95,000
Rizer, Dr. R. I. 200,000
Rodda, Dr. F. C. 100,000
Rosenstein, Louis.. over 200,000
Rouchleau, Louis 500,000
Ryan, Gerald 90,000
Savlan, Jack 250,000
Searle, Augustus L.... 340,000
Sheldon, Sam'l D. 50,000
Silverman, Chas. 75,000
Smith, J. Walker 50,000
Snyder, John P. 250,000
Southall, Fred S. 50,000
Spooner, Paul L. 100,000
Spratt, Dr. Chas. M... 500,000
Stacy, C. L. 100,000
Steele, Wm. E. 85,000
Strong, Freeman P.... 95,000
Sudduth, Wm. H... over 100,000
Tetzlaff, Eugene *175,000
Thomas, Guy A., Jr.. 350,000
Thomas, Guy A., Sr. about 250,000
Thompson, C. ..... over 150,000
Thompson, L. K. 55,000
Thorpe, S. S. 400,000
Torrance, Ell. 150,000
Towle, Geo. E. 60,000
Tucker, Lawrence H... 100,000
Van Dusen, Geo. C. over 150,000
Velie, Chas. H. 100,000
Way, C. M. *215,000
Wells, Frederick B..... *870,000
White, F. M. ..... over 50,000
Whited, O. O. 70,000
Widen, W. F. 100,000
Witt, Chas. F. 275,000
Witt, Roy 50,000
Woodruff, Wm. 50,000

*Includes business insurance.
†Business insurance.

MOORHEAD

Martinson, Oscar C.... 50,000
Thysell, Fred'k A..... 125,000

OWATONNA

Smerch, Dr. T. M. 50,000
Rynard, A. J. 50,000

REDWING

Foot, E. H. 60,000
Meech, G. E. ..... †100,000
Meech, Geo. T. *150,000

*Includes business insurance.
†Business insurance.

ROCHESTER

Adson, A. W., M. D.... 110,000
Braasch, W. F., M. D.. 50,000
Bricker, F. A. 75,000
Caustin, Walter F..... *120,000
Eusterman, Dr. G. B.. 110,000
Fawcett, A. C. 80,000
Furlow, A. J. 60,000
Gaardner, Boyd S..... 50,000
Giffin, H. Z., M. D..... 65,000
Habein, Dr. Harold.... 65,000
Harrington, Dr. S. W.. 97,500
Harwick, H. J. *428,000
Helmholz, H. F., M. D 230,000
Johnson, Manfert A... 55,000
Judd, C. M. ..... about 50,000
Judd, E. S., M. D. 250,000
Kirklin, Dr. B. R. 80,000
Leddy, Dr. E. T. 60,000
Lundy, Dr. J. S. 83,500
MacCarty, W. C., M. D. 65,000
Mann, Dr. F. C. 60,000
Mayo, C. H., M. D.... 250,000
Mayo, W. J., M. D.... 250,000
Meyerding, Dr. H. W.. 205,000
O'Leary, Dr. P. A..... 98,000
Pattison, G. J. 75,000
Plumber, H. S., M. D.. 100,000
Snell, Dr. A. M. 80,000
Watson, Roy 436,500
Witherstine, Glenn S... 90,000

*Includes business insurance.

ST. CLOUD

Lewis, C. B. 80,000
Sutton, C. S. 81,500
Young, H. G. 75,000

ST. PAUL

Archer, Geo. A. 62,000
Benz, Herman L. 100,000
Bigelow, F. R. 300,000
Binger, H. E. 65,000
Blandin, C. K. 100,000

SATISFACTION TO POLICYHOLDERS
the main consideration of
The CANADA LIFE Assurance Company
Established 1847

"An investment; in fact the only investment of my portfolio which did not depreciate." ($450,000).

DR. SANFORD H. KINNE

Binghamton, N. Y., July, 1932

INTEREST PAYMENT BUILDS ESTATE

Minneapolis, Minn., July 7, 1932.

Editor, The Spectator:

I carry $250,000 of personal life insurance because I believe life insurance is the greatest investment in the world. Another reason for my carrying life insurance is that I can create an estate of this size by just paying the interest.

JACK SAVLAN, Manager, The Prudential.

Bohn, Gebhard C.	55,000
Bremer, Adolph	50,000
Briggs, Asa G.	50,000
Butler, Emmett	175,000
Butwinick, Herman	100,000
Byers, Henry	50,000
Carroll, Dr. Wm. C.	100,000
Culter, E. H.	260,000
Davidson, Watson P.	900,000
Dean, Sidney B.	112,500
Dittenhofer, Sam'l W.	300,000
Dover, Henry	100,000
Dow, Louis F. ...over	100,000
Drake, H. T.	100,000
Eliason, A. O.	275,000
Finkelstein, Aleck	55,000
Fishberg, Ben	50,000
Fogarty, Dr. Charles	150,000
Foley, Edward T.	750,000
Gordon, C. W.	200,000
Gregg, J. A.	65,000
Griggs, Theodore W.	600,000
Grininger, George	60,000
Hoy, Wm. J.	137,000
Kalman, C. O.	525,000
Kleifgen, C. W.	65,000
Krueger, S. D.	65,000
Lane, Den E.	170,000
Leifman, Sam	75,000
Leslie, F. G.	80,000
Levy, J.	†50,000
Lightner, F. W.	†50,000
Lindeke, Albert W.	150,000
Lindquist, Gustaf	150,000
McDonnell, Alexander A.	150,000
McGill, C. Herbert	400,000
McKnight, Wm. L.	100,000
McLeod, Angus	85,000
McMillan, Myron	70,000
Mitchell, J. R.	100,000
Meussel, Louis A. ...over	100,000
Neiger, James	100,000
Norris, E. A.	100,000
Ordway, L. P.	50,000
Peet, W. F.	123,000
Prestholdt, H. L.	150,000
Rosin, A. T.	50,000
Saunders, Edward N., Jr.	550,000
Schwartz, Samuel A.	110,000
Scott, J. N.	†100,000
Shedorsky, Louis	100,000
Shepard, Roger B.	100,000
Shepard, S. Mc	100,000
Sherwood, Chas. K.	65,000
Shiffman, R.	105,000

A BANKER TALKS CASH

Duluth, Minn., July 7, 1932.

Editor, The Spectator:

Replying to yours relative to life insurance, I think the fact that I am carrying this insurance is my best expression of my opinion of the utility of life insurance protection.*

GEORGE P. TWEED,
Chairman of the Board, First and American National Bank.

[*$350,000 personal insurance.]

Smith, J. George	102,487
Stoffer, Maurice W.	65,000
Stronge, Joseph	†125,000
Vincent, C. Ray	50,000
Washburn, Will O.	75,000
White, Edwin	127,500
Wood, H. E.	75,000

†Business insurance.

STILLWATER

Woerz, H. R. ....about	100,000

THIEF RIVER FALLS

Biederman, Dr. Jacob.	50,000
Larson, Carl B.	55,000
Nelson, Henry E.	80,000

WABASHA

Foley, John R.	51,300
Webb, M. B.	*357,500

*Includes business insurance.

WADENA

Pierce, Dr. Chas. H.	50,000
Prettyman, G. I.	50,000
Schacht, Dr. J. A.	50,000
Tungman, G. S.	50,000

WINONA

Bauman, W. A.	50,000
Choate, C. A.	50,000
Horton, Frank	50,000
Leicht, Emil	50,000
Roberts, Arthur L.	110,000
Tearse, R. J.	50,000

BUSINESS INSURANCE

DULUTH

Bridgeman Russell Co.:	
Ahl, Hjalmer C.	150,000
Ruse, Bert	50,000
Russell, Newell F.	150,000
Total	350,000
Kelly-How-Thompson Co.:	
Raymond W. Higgins.	118,000
Welles, Geo. W.	100,000
Total	218,000
McDougall Terminal Warehouse Co.:	
McDougall, A. Miller.	75,000
Northern Drug Co.:	
Monaghan, John	25,000
Quinn, Clement K. Co.:	
Quinn, Clement K.	255,000
Rust Parker Co.:	
Parker, Joseph	50,000
Turle & Co.:	
Robson, George E.	75,000
Webster Mfg. Co.:	
Highfield, Arthur W.	111,700
Zenith Box & Lumber Co.:	
Berke, Peter L.	50,000
Zinsmaster Bread Co.:	
Zinsmaster, H. W.	350,000

EVELETH

Saari Bros. Co.:	
Saari, Jacob	50,000
Saari, John	50,000
Total	100,000

FARIBAULT

Nutting Truck Co.:	
Nutting, Walter M.	100,000
Shaft-Pierce Shoe Co., Mfrs. Boots & Shoes:	
Shaft, Willis S.	100,000

MINNEAPOLIS

Bend - Southall - Slee-Pack Co., Sugar Brokers:	
Bend, H. P.	10,000
Sleepack, H. F.	10,000
Southall, F. D.	10,000
Total	30,000
Bousfield Wooden Ware Co.:	
Bousfield, Louis	15,000
Cargill Elevator Co.:	
MacMillan, J. H.	500,000
Flour City Ornamental Iron Co., Ornamental Iron and Bronze for Buildings:	
Tezlaff, E.	120,000
Foote, H. G., Lumber Co., Lumber Merchants:	
Foote, Henry G.	20,000
Imperial Elevator Co.:	
Howe, Pierce L.	225,000
International Grain Co.:	
McCarthy, Jr., H. F.	60,000
Luce, Col. E. D.	100,000
Martoccio Co., Frank A., Mfrs. of Macaroni:	
Martoccio, Frank A.	50,000
Minneapolis Bedding Co., Bedding:	
Way, C. M.	115,000
Minneapolis Drug Co., Drugs, Chemicals:	
Nelson, Wm. C.	180,000
Northern Electric Co., Elec. Jobbers:	
Richardson, Jas.	55,000
Northwestern-Miller, Publishing:	
Edgar, W. C.	125,000
Peavey, F. H. & Co., Grain:	
Heffelfinger, F. T.	250,000
Wells, F. B.	250,000
Total	500,000
Pillsbury Flour Mills Co., Flour Milling:	
Loring, A. C.	500,000
Sheffield Electric Co.:	
Sheffield, B. B.	100,000

RED WING

Red Wing Milling Co.:	
Meech, G. T., Pres.	100,000
Meech, G. Ellsworth, Vice-President	100,000
Total	200,000

ROCHESTER

The Kahler Corp.:	
Watson, Roy, Pres. & Gen. Mgr.	250,000

ST. PAUL

Davidson, Watson P.	800,000
Dispatch Printing Co.:	
Blandin, C. K.	200,000
Herman, Benj.	500,000
McMillan, J. T., Co., Meat Packers:	
McMillan, J. T.	50,000
McMillan, Myron	60,000
Pres. & Sec.	50,000
Total	160,000
Minnesota Building & Loan Association:	
Scott, J. N.	100,000
St. Paul House Furnishing Co., Retail Furniture:	
Levy, Jos.	50,000
Stronge & Warner Co., Wholesale Millinery:	
Lightner, F. W., Vice-President	50,000
Stronge, Jos., Pres.	125,000
Total	175,000
Villaume Box & Lumber Co.	70,000

Tax Advantages of Life Insurance

(Concluded from page 19)

tain whether there is any advantage from such a general provision necessitates a computation of both the Federal and State Taxes.

The Federal Government now imposes a Gift Tax against the transfer of property during lifetime for less than an adequate and full consideration in money or money's worth. Many questions will arise as to the effect of this law on life insurance, but they will have to remain unanswered until more official information is available in the form of regulations, rulings and court decisions.

In conclusion, it is important to note that this year the Federal Revenue Act has been amended. No change of importance has been made in the provisions of the Federal Income Tax Law and the Federal Estate Tax Law dealing with life insurance proceeds. On the other hand, the rates of tax, both Income and Estate, have been materially increased, thus making the exemptions granted to life insurance much more important and advantageous. If a considerable amount of insurance was purchased by reason of these exemption advantages when the rates of tax under the prior law were much lower, is it not apparent that many more policies will be purchased in view of the materially increased rates now operative under the new law?

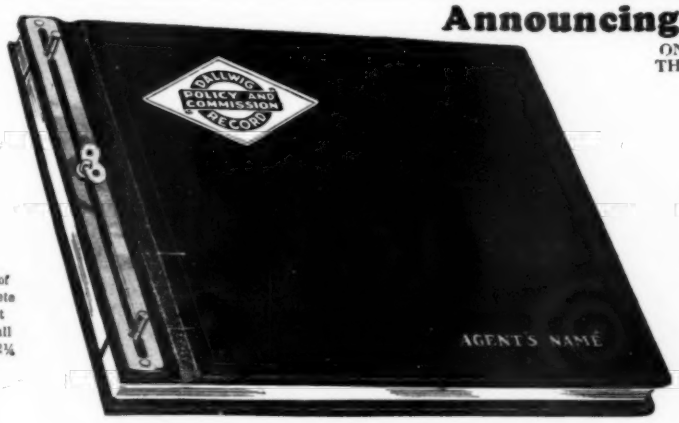
Announcing Price Reduction of Over 20%!

ON THE **DALLWIG** POLICY AND COMMISSION **RECORD**

For Years the Recognized Standard Register for the Life Underwriter!

Commencing October 1, 1932, the Price of the **DALLWIG RECORD** Is Cut to **$10.00**

Complete as heretofore with 75 Record Sheets, the Special Index, and the same BINDER with your own name in gold on the front cover.



Size of complete outfit over all 9¾x12¼

DO YOU KNOW

What plans you have written most?
Who you have written?
How much you have written?
How much in premium amount?
How much outstanding on notes?
How much earned in first year commissions?
How much in renewal commissions?
Whose birthday it is today?
Whose insurance age changes today?

The Dallwig Record Answers All These Questions!

P. G. DALLWIG, Inc., No. 1 La Salle St., Chicago, Ill.
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☐ Send DALLWIG RECORD at once. ☐ C. O. D. ☐ Prepaid.
Name (Please print) .....
Street .....
City ..... *State* .....

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THE EQUITABLE
FAIR — JUST
LIFE ASSURANCE
SECURITY — PEACE OF MIND
SOCIETY
MUTUAL — COOPERATIVE
OF THE U.S.
NATION-WIDE SERVICE

A NAME that does more than identify — *It explains*

THE EQUITABLE

Founded on the principle of equality, it has ever been the aim and the practice of The Equitable to transact its business with policyholders and their beneficiaries justly and fairly, and with a view always to serving the best interests of its members. It is an institution Equitable in practice as well as in name.

LIFE ASSURANCE

Life assurance is a service far broader in scope than mere provision against the economic loss occasioned by death. It means security and peace of mind. Equitable policies are primarily for the living. Either the insured (or his dependents) will sooner or later benefit financially from any Equitable contracts which he maintains. Largely, Equitable life insurance is provided not because of the possibility that someone will die, but because of the assurance that someone will live.

SOCIETY

The Equitable is a purely mutual company. It is a great cooperative institution, altruistic in purpose, beneficent in its objectives, and conducted solely in the interests of its policyholders and their beneficiaries. Equitable policyholders are the sole owners of the resources of the Society.

OF THE U.S.

The Equitable is a national not a local institution. It has branch offices in the principal cities, and representatives in practically every section. Likewise, its investments are broadly distributed and are limited to the most conservative types. Every state (including your own) from which premium income is derived shares in the advantages of the Equitable's carefully diversified investment program.

THE EQUITABLE

LIFE ASSURANCE SOCIETY OF THE UNITED STATES

Thomas I. Parkinson, President — *393 Seventh Ave., New York, N. Y.*

WABASHA

Wabasha Roller Mill Co.:
Webb, M. B..... 50,000

MISSISSIPPI

BAIRD

Baird, James C....over 60,000

BEE LAKE

Colhoun, R. C., Jr..... 51,000

BENTONIA

Puffer, W. T..... 100,000

BILOXI

Lopez, Lazard 106,000

BOYLE

Gaines, L. H..... 50,000
Merritt, Dr. W. M.... 50,000

BROOKHAVEN

Becker, F. F.....over 50,000
Morton, Sam..... 200,000

CLARKSDALE

Anderson, E. L..... 250,000
Bornman, E. F..... 50,000
Bornman, J. L..... 50,000
Bouldin, M. J..... 62,500
Brewer, Earle..... 100,000
Cutrer, Jack W..... 75,000
Fink, Jake 165,000
Fitzgerald, Gerald 125,000
Holland, W. P..... 175,000
Johnson, J. H..... *120,000
Jones, M. R..... 100,000
Kline, M..... 200,000
Mullen, E. J..... 150,000
Payne, R. L..... 75,000
Schmidt, William A... 65,000
Simmons, A. J..... 100,000
Wallis, J. O..... 100,000
*Includes business insurance.

CLEVELAND

Dakin, Robert M..... 100,000

COFFEEVILLE

Stone, Ike 52,000

COLUMBUS

Fite, Dr. Ped. L...over 50,000
Loeb, S. J..... 170,000
Rankin, G. H..... 57,000

CORINTH

Adams, Wm. T..... 150,000
Hazzard, G. A..... 51,500
Ray, Hugh E..... 155,000
Rubel, Abe *75,000
Taylor, T. 106,000
Weaver, R. M..... 125,000
Wilson, W. B.....over 50,000

DICKERSON

Anderson, E. L..... 117,555
Anderson, J. S..... 500,000

DREW

Grittman, Fred 65,000
Manning, R W. 55,000
Wade, R. T. 85,000
Walton, J. H. 50,000
Yearger, J. M. 125,000

DUBLIN

Lawler, J. W..... 75,000

FERNWOOD

Enochs, Philip 100,000

GLEN ALLEN

Mann, Paul A..... *176,000
*Includes business insurance.

GLENDORA

Lownes, J. P.....over 60,000
Sturdivant, M. P..... 135,000

GREENVILLE

Crawford, Jas. A..... 100,000
Farrish, H. P..... 60,000
Fisher, Henry K..... 75,000
Gomble, Hugh A..... 220,000
Hirsch, Herbert L..... 50,000
Kimble, R. V..... *180,000
Leavenworth, George.. 65,000
Payne, A. G..... 81,000
Percy, Hon. L....about 100,000
Percy, Wm. A..... 75,000
Shelton, Walter Lee... 80,000
Taylor, Edmund 90,000
Weinberg, Dave *60,000
Weinberg, Joe 50,000
White, E. A. 50,000
Wineman, Otto 80,000
Wineman, Robert L.... 80,000
*Includes business.

GREENWOOD

Dulweber, B. F....over 100,000
Garrard, W. M..... 100,000

Four Reasons for Life Insurance

I believe in Life Insurance because it enables a man to guarantee:

1. *A monthly income of a definite amount to his wife as long as she lives whether he lives or not.*
2. *The adequate support of his children, including their proper education and preparation for life.*
3. *The payments of all creditors in full and the protection of investments that are dependent upon the supervision of the owner.*
4. *That his own declining years will have the means of support, even though all his other investments may go awry.*

I believe in Life Insurance especially NOW since the disturbed economic conditions obtaining since 1929 disclose that there is no other way to absolutely guarantee these four sacred ambitions of man whether he be poor or rich.

SENNETT CONNER,
Governor of Mississippi.

Keesler, S. R..... 50,000
McBee, Dalton..... 100,000
Pillow, R. L..... 100,000
Wagner, Fred C..... 130,000

GRENADA

Bass, Edwin L..... 51,500
Honeycutt, H. L..... *130,000
Jones, Rowland W..over 75,000
Oliver, J. H..... 85,000
Perry, Sr., John Ben.. *120,000
Thomas, J. T.....over *300,000
*Includes business.

GULFPORT

Sheeley, Dr. Wallace P. 50,000

HATTIESBURG

Boykin, F. H..... 50,000
Cameron, D. P..... *150,000
Dunn, R. W..... 50,000
Eddins, W. E..... *815,000
Mathews, F. L..... *205,000
McLeod, R. B..... 50,000
Myers, E. T..... 50,000
Smith, L. A..... *135,000
Talley, J. R..... 50,000
Tatum, F. M..... 85,000
Tatum, W. O..... 65,000
Tatum, W. S..... 110,000
Walker, J. B..... *65,000
* Includes business.

HAZLEHURST

Alford, W. B..... 54,000
Wilson, Hon. H. J..... 125,000

HOLLYKNOWL

Swain, Walter B..... 50,000

INVERNESS

Parker, Edwin F..... 65,000

JACKSON

Campbell, Boyd 180,000
Chambers, Paul 100,000
Covington, George W.. 420,000
Eager, P. H..... 75,000
Eager, P. H., Jr..... 60,000
Flowers, J. N..... 100,000
Gammill, Stuart 1,200,000
Green, C. T..... 70,000
Green, Garner..... 260,000
Green, R. H..... 370,000
Hand, Thos. E..... *115,000
Holman, Jud. M..... 85,000
Holman, William H.... 75,000
Jenkins, Frank 51,000
Kennington, R. E..... 400,000
Klumb, C. E..... 100,000
Lompton, Thad B..... 100,000
MacGowan, Clifford ... 55,000
McCarty, W. B..... *600,000
Marks, S. S..... 255,000
Merrill, I. W..... 100,000
Pate, W. T..... 150,000
Potters, Chalmers 70,000
Pullen, Jr., W. H..... 65,000
Saunders, J. W..... 52,000
Seale, W. D..... 135,000
Snow, Charles B..... 60,000
Sours, W. B..... 70,000
Taylor, B. B..... 55,000
Watkins, H. V..... 230,000
Whitten, Jr., S. R..... 135,000
*Includes business insurance.

LELAND

Breisch, Geo. 50,000
Levy, Theodore 50,000
Paepcke, Elizabeth ... 170,000
Turner, Franklin P.... 150,000
Wood, Edward A..... 100,000

LUCEDALE

Dorsett, Dr. J. A..... 50,000
Luce, Gregory M..... 50,000

LULA

Gaines, H. T..... 50,000
Hamblett, Kate B..... 50,000
Hamblett, T. E..... 50,000
Moore, Miss Rosa..... 50,000
Wilsford, T. G..... 50,000

LYON

Mullens, Edwin J..... 135,000

STARTED AT AGE EIGHTEEN

Minneapolis, Minn., July 8, 1932.

Editor, The Spectator:

I am carrying approximately the amount of life insurance as stated herein.* I have always been a strong advocate of life insurance.

At the age of 18 years I took out several policies, although at that time it was quite an effort to do so. When these policies matured at the age of 38, the money proved a boon to me inasmuch as I needed it at that moment for an investment.

Life insurance, especially with a good company, is a great thing in these days of depression. It protects one's family, looks after inheritance tax, etc.

GUY A. THOMAS,
Chairman of the Board, National Foods Corp.

[*$250,000.]

McCOMB

Kramer, X. A..... 205,000

MERIDIAN

Arkey, Herbert 50,000
Cooper, A. H..... 102,000
Covington, A. M..... 60,000
Rothenberg, L. 50,000

NATCHEZ

Day, Fred W. B..... 75,000

NEW ALBANY

Hall, D. H..... 50,000
Hall, J. F..... 50,000
Stephens, E. J..... 50,000

PHILADELPHIA

De Weese, A. B..... 50,000

PICAYUNE

Crosby, L. O..... 800,000
Stevens, E. H..... 83,000

PONTOTOC

Girham, Dr. John F.... 52,500

POPLARVILLE

Newton, R. M..... *50,000
*Includes business insurance.

RAYMOND

Gaddis, J. L., Jr..about 150,000

SARDIS

Pearson, L. L..... 77,000

SHARKEY

James, T. G..... 149,000

TUNICA

Dacus, A. P..... 87,000

TUTWILER

Bruister, Hiram L..... 51,000

VICKSBURG

Blanks, H. B..... 100,000
Cowan, J. B..... 50,000
Cowan, P. A..... 115,000
Craig, W. L..... 75,000
Rice, H. E..... 70,000
Robins, N. Vick..... 53,500

YAZOO CITY

Barbour, J. T..... 100,000
Eldridge, John W..... 55,000

BUSINESS INSURANCE

CLARKSDALE

Johnson, J. H..... 20,000

CORINTH

Ray, Hugh E..... 10,000
Weaver Mfg. Co..... 100,000

GLEN ALLEN

Winter-Mann Cotton Co.:
Mann, Paul A..... 25,000

GREENVILLE

Kemble, R. V..... 50,000
Wineman, Otto 50,000
Wineman, Robert 50,000

GREENWOOD

Henderson Baird Co... 100,000

HATTIESBURG

Merchants Company:
Cameron, D. P., Pres. 50,000
Walker, J. B., Sec.-Tr. 25,000
Total 75,000

JACKSON

Jitney Jungle, Inc.:
McCarty, Wm. B., Pres. 500,000

POPLARVILLE

Newton, J. B., & Son, Rosin and Turpentine Producers:
Newton, R. M..... 25,000

MISSOURI

CAPE GIRARDEAU

Gerhardt, J. W..... 100,000
Groves, Fred A..... 100,000
Hecht, Louis 90,000
Himmelberger, Harry.. 75,000
Himmelberger, J. H... 225,000
Hope, Dr. Daniel H.. 70,000
Lamkin, Bob 52,000
Rapp, Dr. J. A..... 50,000
Shelby, Dr. M. H..... 106,000
Williams, Dr. Paul.... 50,000

CARROLLTON

Austin, Dr. C. S..... 50,000

CARTHAGE

Newell, James P..... 107,000

CHARLESTON

Simpson, H. G..... 80,000

EAST PRAIRIE

Falkoff, Israel J..... 55,000
Falkoff, Simon 65,000

EXCELSIOR SPRINGS

Polk, Dr. David L..... 50,000
Snapp, Mrs. Ossie O... 75,000

HANNIBAL

Bloom, Mervin..... 80,000
Goldstein, Morris..... 50,000
Jenkins, H. E..... 150,000
Menzel, Chris..... 62,500
Nerlick, W. B..... 50,000
Quirk, Louis H..... 115,000
Rendlen, Chas. E..... 50,000
Schlanger, Jacob..... 60,000
Williams, Albert..... 50,000
Zimmerman, Elmer.... 50,000

INDEPENDENCE

Allis, Barney 250,000
Ott, Albert M..... 55,000

JEFFERSON CITY

Aldridge, M. R..... 50,000
Arnhold, Hugo 50,000
Botz, Otto C..... 150,000
Carson, Charles C..... 125,000
Cook, Howard 100,000
Decker, Ernest W..... 100,000
Enloe, Cortez 100,000
Huegel, Mrs. Mary.... 60,000
Lohman, Ira H..... 50,000
Lohman, Louis 50,000
Meyerhardt, Max 50,000
Moerschel, Ernst 60,000
Oberman, D. M..... 300,000
Oberman, Theo. R..... 175,000
Reed, Joseph 50,000
Sommerer, John 50,000
Stephens, Hugh 125,000
Summers, Jos. H..... 50,000
Thomas, Cecil W..... 100,000
Tweedie, Charles 150,000
Wymore, Frank 100,000

JOPLIN

Freeman, John W..... 150,000
Holmes, Col. Jno. K.. 65,000
Martin, Eugene A..... 50,000

KANSAS CITY

Aaron, Edward 100,000
Adams, A. F.....over 2,000,000
Allen, W. L..... 500,000
Badger, Clyde 50,000
Bartlett, Paul 65,300
Barton, Geo. A..... 50,000
Barton, K. L..... 200,000
Bell, Eugene T..... 75,000
Bell, Harold 50,000
Berkowitz, Edgar L... 50,000
Berkson, Sol 50,000
Bird, A. S.....over 600,000
Borders, Melville W. .....over 100,000
Boone, Daniel *125,000
Bowman, William C... 137,000
Bradley, James T..... 50,000
Breon, George A..... 187,000
Bruening, J. A....over 700,000
Bunting, Geo. H..... 50,000
Butterworth, A. C..... 65,000
Carpenter, Jas. A.over 100,000
Chandler, James E.... 172,500
Christopher, Stanley . 50,000
Coerver, Henry J..... 285,000
Coldren, Stevens A.... 205,000
Connell, Dr. Evan S... 50,000
Cowden, Geo. R..... 50,000
Cross, Roy 240,000
Currier, George H..... 120,000
Daily, Herley S...over 50,000
Dauderman, L. J..over 50,000
Davies, Oscar G..... 75,000
Davidson, J. K..... 78,000
Davis, Daniel A...over 50,000
Dean, Frank J..... 50,000
Deichmann, F. A...over 300,000
Diamont, Abe 63,000
Diamont, Sam...about 50,000
Dodson, Ralph 100,000

Dooling, R. J.	50,000
Duboc, Ray R.	185,000
Dukes, Henry B.	60,000
Durham, L. E.	160,000
Edwards, Roy A. ..over	50,000
Embry, A. M. ....over	125,000
Fisher, Harry E.	50,000
Forster, Mrs. C. L.	100,000
Foster, B. B.	285,000
Gary, Hunter L.	*2,389,000
Gary, Theodore	240,000
Gillpatrick, Harry H. ....over	50,000
Goar, Joseph E.	70,000
Goldberg, Sol	125,000
Goldberger, Max	150,000
Goodman, Barney	450,000
Graham, Guy G.	100,000
Grant, W. T.	*275,000
Gray, Ralph	350,000
Graybill, Thos. R.	65,000
Greenlease, R. C. about	400,000
Guild, John M.	52,000
Hart, Benjamin	112,000
Harsfield, Siegmund ....over	650,000
Heilbrun, Samuel	50,000
Henderson, Wm. B.	50,500
Hertzler, Arthur E.	198,000
Hodgson, Harry H.	75,000
Holmes, Conway F.	60,000
Holmes, Walton H.	60,000
Horn, E. G. ....over	50,000
Hughes, Marshall	100,000
Humphrey, Warren ....over	140,000
Huttig, Frederick	†50,000
Huttig, William	†50,000
Jenkins, J. W.	†252,000
Jones, C. L.	185,000
Jones, C. O.	810,000
Jones, Herbert V.	190,000
Josephson, Archie	250,000
Katz, I. ....over	250,000
Katz, M. ....over	250,000
Keith, Chas. S.	105,700
Kemper, R. Crosby	100,000
Kemper, W. T.	155,000
Kupler, Louis	110,000
Lee, O. D. ....over	50,000
Lehman, Wm.	110,000
Logan, Jr., F. P.	50,000
Logan, III, John	65,000
Long, Robert A. *over	600,000
Lucas, W. C. ....over	150,000
Lynn, Jas. J. ....over	400,000
Lyons, Julius ....over	50,000
Mace, Jesse H. ....over	50,000
Marcell, L. L.	*850,000
Martin, D. T.	60,000
Matlaw, Julius	56,000
Maurer, A. J.	75,000
McAway, L. Carl	59,000
McCollum, F. E.	50,000
McLucas, W. S.	154,000
Meinrath, Joseph	60,000
Merkle, E. J.	50,000
Miller, Arthur	50,000
Miller, Jr., J. Z.	252,000
Minkin, Phil	100,000
Mitchell, Budford G.	50,000
Mitchell, Chas. E.	50,000
Moore, Mrs. L. R.	50,000
Morton, D. T.	60,000
Moser, Daniel W.	300,000
Moss, Frank J.	100,000
Nafzinger, Le Roy. over	*250,000
Nichols, Jesse C.	800,000
Nicholson, Geo. E.	1,500,000
Nolan, Nicholas	90,000
Packwood, Walter J.	122,000
Parks, J. S.	55,000
Patterson, John O.	61,000
Peet, A. W.	115,000
Peppard, J. L.	50,000
Perry, J. W.	250,000
Phillips, Frank	500,000
Prentice, H. L.	115,000
Quinn, Mat	60,000
Quinn, Samuel	50,000
Ricker, Geo. E.	100,000
Robinson, Dr. Ernest F. ....over	100,000
Rothenberg, Alex	100,000
Salsberry, Charles E.	75,000
Schoenberg, A. ...over	200,000
Scherrer, Wm. W.	250,000
Schmelzer, H. J.	200,000
Schmerer, Gustave	100,000
Seese, Paul M.	80,000
Sexton, E.	150,000
Shelden, Dr. F. E.	75,000
Shelden, Dr. Homer M.	70,000
Shutz, Byron T. ...over	50,000
Smith, Bryce B. ..over	100,000
Smith, B. Howard. over	50,000
Smith, Dick	52,000
Smith, Edward	50,000
Smith, Granville M.	50,000
Smith, Linwood	100,000
Smith, Marie S.	1,113,000
Soden, John W.	100,000
Sonken, Herman	*175,000
Spencer, Byron	50,000
Stephan, Carl	100,000
Stephenson, Clay W.	75,000
Stephenson, L. A. .over	200,000
Stern, Morris	50,000
Stonebraker, H. M.	60,000
Sutherlin, J. R.	100,000
Sweel, Cyrus B.	103,000
Sweet, N. L.	80,000
Swinney, E. F.	100,000
Swofford, Brette L.	55,000
Swofford, J. J.	285,000
Swofford, W. B.	100,000
Syman, E. O. ....over	50,000
Talley, Miss Marion	500,000
Taylor, Harry N.	160,000
Terrell, Frank H. .over	50,000
Thompson, Chas. T.	*115,000
Travis, D. R.	96,000
Treadway, Howard ....over	50,000
Tremble, E. G.	1,005,000
Vest, Geo. D.	50,000
Virden, Dr. Charles	65,000
Vogel, Louis	60,000
Volker, William	235,000
Walsh, Frank	50,000
Warkentine, Carl	50,000
Whitaker, Jack ...over	250,000
Whitehead, C. H.	100,000
Winter, Geo. F.	100,000
Winter, R. L.	65,000
Winters, Ernest C.	500,000
Wolff, Dr. I. J.	52,000
Wolf, Herbert ....over	500,000
Wolferman, Fred'k	600,000
Wood, Robert P.	50,000
Woody, Warren V. over	50,000

*Includes business insurance.
†Business insurance.

KENNETT

Hemphill, J. A.	70,000
Jones, Irl	52,000
Jones, L. R.	67,000

MACON

Hess, Paul	80,000

MOBERLY

Berger, Joseph, Jr.	50,000
Joyce, M. V.	50,000
Stamper, Howard	50,000

REPUBLIC

Beal, Dr. E. L., M. D.	50,000

ST. JOSEPH

August, Al. J.	225,000
Bartlett, Albert L.	52,000
Bartlett, Wm. M.	50,000
Block, Harry ....about	50,000
Block, N. ....about	50,000
Broaddus, J. W.	110,000
Forgrave, Dr. L. Paul.	85,000
Garlichs, Fred A. H.	90,000
Geifer, Dr. Charles	80,000
Goetz, William L.	100,000
Grant, L. R.	170,000
Harrison, J. B.	80,000
Harroun, W. H.	60,000
Miller, Don	100,000
Neipp, Christian	425,000
Sheridan, Phil	72,000
Tootle, John ....about	50,000
Tootle, Jr., Milton	200,000
Westheimer, E. ..about	50,000
Wyeth, John	75,000

ST. LOUIS

Altheimer, Eugene	250,000
Anheuser-Busch, Inc. over	†1,000,000
Asckenasy, Jacob	85,000
Babler, J. L.	50,000
Bagnell, Wm.	75,000
Bakewell, Edwin L.	500,000
Bakewell, Paul	100,000
Barklage, Walter F.	50,000
Barnes, George	50,000
Bartlett, Dr. Willard	50,000
Barton, Eugene O.	123,000
Bascom, Charles E.	291,000
Bayle, Jr., George A.	50,000
Beecher, Edward	200,000
Bemis, Judson	200,000
Bemis, S. A. ....over	50,000
Bemis, W. H.	200,000
Bensberg, F. A.	90,000
Bitting, Jr., W. H.	200,000
Bixby, Harold	200,000
Bixby, Ralph	300,000
Bixby, William H.	250,000
Blanke, Cyrus	*200,000
Bowman, Theo. G.	150,000
Bradshaw, Preston	250,000
Bradshaw, Robert S.	150,000
Bridge, George Livingston	200,000
Bridge, Lawrence D.	200,000
Brinkman, Benjamin	250,000
Bucker, Edward	200,000
Buder, Jr., G. A.	200,000
Burgess, Chas. T.	50,000
Burkham, Mrs. E. G.	3,000,000

"Life insurance is probably the only security in the world today that has not shrunk in value. Life insurance is merely the buying of money for future delivery." ($300,000).

FRED A. DEICHMANN
Kansas City, Mo., July, 1932

Busch, August A.	85,000
Bush, John A.	200,000
Calfee, J. S.	200,000
Caradine, J. F.	100,000
Carpenter, Geo. A.	130,000
Carpenter, Laura F.	50,000
Carter, I. Ray	300,000
Caspari, Dr. Charles E.	100,000
Catlin, Jr., Daniel	50,000
Caulk, Dr. John Q.	375,000
Cave, Edward P.	200,000
Cheney, F. M.	75,000
Chrisler, William P.	145,500
Clark, Miss Alma J.	100,000
Clark, R. Vernon	250,000
Clifford, O. M.	76,000
Coleman, Frank B.	60,000
Collins, Martin J.	200,000
Crossen, Dr. Harry S.	85,000
Culver, B. B.	500,000
Culver, B. H.	150,000
Curran, Jr., Con P.	150,000
Danforth, Wm. H.	1,000,000
Darragh, Nelson R.	250,000
Davis, J. Lionberger	400,000
Dean, E. A.	110,000
Desloge, Firmin V.	250,000
Desloge, Jr., Firmin	50,000
Desloge, Joseph	1,000,000
Drosten, Wm. G.	225,000
Eagleton, Mark D.	250,000
Edwards, Benj. F. over	175,000
Einstein, Robert	100,000
Emert, Fred C.	150,000
Fathman, Albert R.	100,000
Faust, Mrs. E. A.	400,000
Fennell, Cecil G.	50,000
Feuerbacher, Max W.	100,000
Field, Oscar A.	165,000
Fielder, C. H.	250,000
Fischer, Chester O.	203,270
Fleishel, J. Travis	110,000
Flint, Justin T.	50,000
Flournoy, David M.	†250,000
Fordyce, Wm. C.	150,000
Foristel, Edwin W.	600,000
Fouke, P. B.	*577,000
Fox, Charles B.	200,000
Friedman, N. ....about	50,000
Garavelli, Joseph	250,000
Gardner, Col. F. B.	100,000
Gardner, Fred'k W.	150,000
Gardner, Russell E.	125,000
Gardner, Wm. A.	50,000
Giraldin, Wm. A.	75,000
Goltra, E. T.	100,000
Goodrich, F. A.	252,000
Griswold, S. R.	50,000
Gross, E. L.	100,000
Gunter, Felix	250,000
Haggenjos, Frank	65,000
Hamilton, Jr., C. D. P.	100,000
Harding, R.	100,000
Harrison, J. W.	100,000
Haverstick, Edward E.	85,000
Hemker, Ferdinand W.	150,000
Hempelmann, Dr. T. C.	50,000
Hempelmann, Dr. L. H.	75,000
Henderson, John	100,000
Hilmer, Arthur C.	100,000
Hobart, B. F.	175,000
Hodgman, G. F.	50,000
Holderness, M. E.	100,000
Holbrook, Walter J.	105,000
Holmes, John H.	125,000
Hosch, G. Carlton	150,000
Houser, Douglas B.	250,000
Husch, Herman	200,000
Johnson, Andrew W.	300,000
Johnson, C. D.	200,000
Jones, Hugh McK.	150,000
Jourdan, Morton	103,000
Kelley, John J. ...about	50,000
Keys, Dr. Edgar H.	50,000

"I carry in excess of $200,000 life insurance, and it is the only investment that I have which is worth more than par value."

LYLE STEPHENSON
Kansas City, Mo., July, 1932.

Klinefelter, Dr. M. L.	100,000
Koken, E. C. F.	75,000
Koken, Walter F.	250,000
Koken, Wm. T.	100,000
Krause, Chas. H.	*150,000
Krause, E. J.	*180,000
Krausnick, E. Carl	60,000
Krenning, H. B.	50,000
Lambert, Marion L. J.	600,000
Lammert, Martin	*505,000
Lammert, III, Martin.	*275,000
Lammert, Warren B.	*100,000
Lane, Charles E.	110,000
Langenberg, Harry H.	200,000
Langenberg, R. T. about	50,000
Lee, Archie L.	70,000
Lee, Frank M.	99,000
Lesser, Harry	500,000
Levy, Richard H.	75,000
Lonsdale, J. G.	250,000
Ludington, E. K.	70[illegible],000
Lund, Robert	100,000
Markham, Geo. D.	203,000
Martin, Truman M.	50,000
Mathes, Charles	105,000
Maxwell, Harold	100,000
May, Morton	600,000
McKittrick, H. ..about	50,000
Meinhardt, Dr. Victor J.	75,000
Meyer, Adolph E.	60,000
Meyer, Carl F.	150,000
Meyer, E. R.	240,000
Mitchell, Samuel A.	300,000
Moreno, Theodore	75,000
Morton Spencer W.	100,000
Morton, Stratford Lee	200,000
Morris, C. C., M.D.	100,000
Moser, Byron C.	50,000
Moulton, Wm. H.	150,000
Moskovitz, Nathan	50,000
Mullally, John	100,000
Neiman, G. W.	50,000
Neidringhaus, Chas.	50,000
Niedringhaus, Dr. R. E.	100,000
Nulsen, John C.	125,000
Oberwinder, J. F.	150,000
Oench, Wm.	75,000
Orthwein, Percy J.	200,000
Orthwein, W. J.	70,750
Outten, Burnett	110,000
Pangman, C. C.	150,000
Paterson, Ward W.	50,000
Pedigo, J. F.	*425,000
Peters, Edgar F.	300,000
Peters, Raymond	200,000
Petring, Walter H.	100,000
Petring, William H.	150,000
Pickrel, Ray E.	200,000
Pierce, Thomas M.	200,000
Poleman, Walter	200,000
Powitzky, H. F.	60,000
Presnell, Chas. R.	60,000
Price, Vincent L.	200,000
Ray, E. Lansing	1,200,000
Reese, Carlos	350,000
Rexford, L. P.	100,000
Ring, Paul	60,000
Roberts, John C.	100,000
Roberts, E. Mason	103,000
Rodemyer, M. H.	150,000
Rubenstein, Wilton	110,000
Sanders, Joseph C.	106,000
Sanford, J. Hoy	60,000
Sauer, Dr. Wm. E.	250,000
Schotten, Jerome. over	50,000
Schultz, Ernest H.	180,000
Schultz, Ernest H., Jr.	*100,000
Schultz, Herman E.	150,000
Scott, Oreon E.	100,000
Scott, Raymond G.	55,000
Scruggs, Lloyd	120,000
Shapleigh, Blasdel	210,000
Shelkee, Edward G.	60,000
Shindle, Bradford	1,000,000
Silverstone, Mark	*78,000
Singleton, Marvin E.	300,000
Smith, Everett A.	110,000
Smith, Harry M.	135,000
Smith, Walter M.	200,000
Smith, Walter W.	350,000
Soper, Dr. H. W.	150,000
Spink, J. G. Taylor	325,000
Spring, Alvin J.	100,000
Steedman, E. H. ...over	1,000,000
Steinberg, Mark	500,000
Stephens, Howard V.	100,000
Stevens, Ira	200,000
Stevens, Ira A.	125,000
Stinde, Eugene B.	300,000
Stocke, Chris	200,000
Stone, Benj. F.	53,000
Stoughton, H. E.	50,000
Talbot, John C.	150,000
Thomas, Charles	160,000
Thomas, Edwin	75,000
Thompson, Guy B.	200,000
Tilton, Webster	100,000
Tober, Abe	200,000
Tralles, Forest P.	75,000
Trieseler, L. E. ...over	50,000
Uhl, H. A.	75,000
Ulman, Chase	150,000
Van da Linda, L. B.	200,000
Van Raalte, Simon	105,000
Vollmer, Wm. G.	75,000
Wallace, M. B. ...about	50,000
Weise, Edward	200,000
White, S. W.	50,000
Whiteman, Thos. E.	50,000
Whittemore, Henry	400,000
Whittemore, Jr., Clinton H.	400,000
Wight, I. E.	50,000
Williams, Allen B.	175,000
Williams, Eugene	210,000
Willis, Gordon	100,000
Woerheide, A. A. B.	80,000
Wohl, David	400,000
Wright, Thomas H.	150,000
Yavitz, Joseph J.	*300,000
Young, Mrs. Elizabeth N.	50,000
Zahorsky, Dr. John	175,000

*Includes business insurance.
†Business insurance.

SPRINGFIELD

Aab, Fred D.	50,000
Catlett, Richard W.	165,000
Cooper, Harry	133,000
Cooper, Jack	155,000
Farrington, J. S.	50,000
Fessenden, E. M.	50,000
Graves, James C.	51,000
Hedges, Frank H.	60,000
Heer, F. X.	100,000
Herman, Edgar	75,000
Hogeboom, R. W.	50,000
Homan, Leftwich	50,000
Jewell, H. S.	125,000
Keltner, W. P.	150,000
Laughlin, R. E.	55,000
Lee, Bert S.	51,000
Lightfoot, M. D.	85,000
Lohmeyer, Herman H.	56,000
Martin, C. G.	100,000
McDaniels, H. B.	50,000
McDonald, B. F.	80,000
McGregor, Arch	50,000
McGregor, John	62,000
Meyer, H. A.	90,000
Meyer, H. J.	135,000
Meyer, L. S.	165,000
Nathan, Louis	75,000
Netter, Marx	130,000
Paul, Houston	64,000
Primm, W. Rogers	125,761
Quisenberry, A. T.	91,500
Randall, Clarence	120,000
Rathbone, Walter G.	85,000
Reps, Louis W.	249,000
Sanford, E. L.	175,000
Sansome, Chas.	150,000
Schwab, D.	50,000
Schwab, Max	50,000
Shockley, L. M.	65,000
Simmons, Julian	100,000
Stewart, Roscoe	75,000
Stonebreaker, B.	75,000
Trimble, S. E.	130,000
Turner, L. H.	50,000
Walters, Mathew	50,000
Woodruff, J. T.	75,000
Worman, H. L.	170,000

BUSINESS INSURANCE

CAPE GIRARDEAU

Harrison Securites Co.	75,000
Himmelberger-Harrison Lumber Co.	150,000
Southeast Missourian, Daily Newspaper	60,000

JOPLIN

Martin Machinery Co.:	
Martin, E. A.	10,000
Martin, V. G.	10,000
Total	20,000
News Herald Pub. Co.:	
Burton, P. E.	30,000

KANSAS CITY

Badger Lumber Co.:	
Seibel, Louis L.	125,000
Business Men's Assurance Co.:	
Grant, W. T., Pres.	150,000
Hogue, A. W., V.-Pres.	25,000
Torrance, J. W., V.-Pres.	25,000
Graham, L. L., Ch. Adj.	10,000
Total	210,000
Central Surety & Insur. Corp.:	
Hudson, Dennis	100,000
Holloway, J. J., Insurance Manager	52,000
Huttig Mills:	
Huttig, Fred	50,000
Huttig, William	50,000
Total	100,000
Jenkins, J. W., Sons, Music Co.:	
Jenkins, J. W.	150,000

Long-Bell Lumber Co.:
Long, R. A. 240,000
Phillips Petroleum Co., Oils, Petroleum:
Phillips, Frank 500,000
Ross Mfg. Co., Plumbing Supplies:
Buckles, Edgar C. 25,000
Ross, John H. 200,000
Total 225,000
Schulz Bakery Co.:
Nafziger, LeRoy, Pres. 100,000
Sonken-Galambra Corp.:
Sonken, Herman 125,000
Thompson, Mums Robins Chem. Co.:
Hayward, G. M. 15,000
Robins, G. S. 30,000
Thompson, Chas. T. ... 55,000
Total 100,000
White Eagle Oil & Refining Co.:
Marcell, Louis L. 600,000

ST. LOUIS

The Alligator Co.:
Flournoy, David M. ... 250,000
Anheuser-Busch, Inc. over 1,000,000
Baker Furniture Company:
Baker, Jr., J. R. 20,000
Baker Ice Machine Co., Inc.:
Baker, J. L. 75,000
Blanke, C. F., Tea & Coffee Co.:
Blanke, Cyrus F. 100,000
Bradbury Marble Co. ... 150,000
Broderick & Bascom Rope Co. 200,000
Coca-Cola Bottling Co. of St. Louis 100,000
Cornwall Real Estate Company:
Cornwall, F. J. 20,000
Davis Realty Dev. Co.. 135,000
Ely-Walker Dry Goods Co. 500,000
Erker Bros. Optical Company:
Erker, Adolph 10,000
Fry-Fulton Lumber Co. 50,000
Funsten Bros. & Co., International Fur Exchange:
Fouke, P. B. 200,000
Kennard, J., & Sons Carpet Co. 100,000
Krause Investment Co., Investments:
Krause, Chas. H. 115,000
Krause, E. J. 120,000
Total 235,000
Lammert Furniture Co.:
Lammert, Martin, Pres. 250,000
Lammert, III, Martin 200,000
Lammert, Warren B.. 50,000
Total 500,000
Lane Bryan Co., Inc.:
Lane, John A. 355,000
Christopher, W. I. 35,000
Total 390,000
Langenberg Hat Co., Merchants:
Langenberg, Ray T. ... 50,000
Marvin Planing Mill Co.:
Marvin, H. C., Treas. 20,000
Marvin, Ira, Sec. 20,000
Marvin, R. E., Pres.. 20,000
Total 60,000
Metropolitan Drug Co.. 75,000
National Bedding Co.:
Moskovitz, Nathan 10,000
National Hygienic Floor Co.:
Rose, Leon C. 10,000
Pedigo Lake Shoe Co..
Pedigo, J. F. 225,000
Peet Bros. Mfg. Co., Soap and Glycerine:
Peet, A. W. 100,000
Sayman, T. M., Products Co. 100,000
St. Louis Basket & Box Co.:
Johnson, C. W. 200,000
Schnermann Building & Realty Co.:
Schnermann, Arthur . 20,000
Schnermann, Fred'k.. 20,000
Schnermann, John 20,000
Schnermann, Lee 20,000
Schnermann, Norman. 20,000
Total 100,000

Silverstone Music Co., Phonographs:
Silverstone, Mark 62,000
Sonnenfeld Millinery Co.:
Ackerman, Leopard .. 25,000
Southern Malleable Iron Co. 100,000
Western Optical Manufacturing Co.:
Bachman, Otto 10,000

MONTANA

BIG SANDY

McNamara, C. J. 50,000

BILLINGS

Albin, B. R. 50,000
Connolly, W. B. 50,000
Hart, R. M. 100,000
Movius, Dr. A. J. 75,000
Myers, G. C. 200,000
Rez, Jr., Wm. 100,000
Snyder, Harry A. 200,000

BOZEMAN

Story, T. B. 200,000
Work, Jr., Lester 50,000

BUTTE

Carton, Mrs. J. W. .. 50,000
Davis, A. J. 185,000
Kelley, Con .....over 100,000
Kneivel, A. J. 87,500
Largey, E. C. 100,000
Leonard, Chas. R. 70,000
Mayo, E. L. 50,000
McGinness, John 50,000
Wethey, A. H. 50,000

CONRAD

Power, Dr. H. W. 88,000

DEER LODGE

Pauley, Peter 50,000

GLENDALE

Knyrenberg, Henry ... 65,000

GREAT FALLS

Fligman, Fred *200,000
Hamilton, Leslie H. .. 75,000
McNair, Chester 150,000
Mebane, Robert S. 75,000
Nobles, Robert B. 60,000
Strain, Arthur 150,000
Strain, W. R. 150,000
*Includes business.

HAVRE

Buttney, F. A. ..about 50,000
Chestnut, F. ...about 50,000
Husser, Dr. A. A. 70,000
Stringfellow, H. W. ... 50,000

HELENA

Chevallier, Philip 70,000
Cunningham, H. R. ... 54,000
Hoffman, Ripley C. ..... about 50,000
Holter, Norman B. ... 75,000
Kessler, F. E. 50,000
Marlow, T. A. 55,000
Stewart, S. V. 50,000
Ward, Arthur 50,000

LEWISTOWN

Attix, Dr. F. F. about 50,000
Belden, O. W. ..about 50,000
Forbes, B. N. ...about 50,000
McClave, C. R. ...about 50,000
Porter, Dr. E. S.about 50,000
Sweitzer, E. C. ..over 50,000
Symmes, W. D. ..over 50,000

MILES CITY

Miles, George M. 70,000

MISSOULA

Cooney, Frank H. ... 75,000
Donlan, Edw. ...about 50,000

GREAT FALLS

Bacus & Cleary 200,000
Boorman Lumber Co.:
Boorman, J. B. 30,000
Paris Dry Goods Co.:
Fligman, Fred, Pres.. 100,000
Singer, Leon F., V.-Pres. 75,000
Singer, Aaron, Treas.. 70,000
Hagan, W. Arthur, Sec'y 60,500
Total 305,500

NEBRASKA

ARCADIA

Kinsey, Geo. W. about 50,000

AURORA

Craft, C. P. 100,000

BEATRICE

Dempster, C. B. about 50,000
Marvin, E. M. 93,000
Nichols, S. F. 100,000

BEEMER

Albright, Charles S. ... 52,000

CENTRAL CITY

Hord, Heber 200,000

FAIRBURY

Bachoricth, C. J. 50,000
Blair, Dr. F. M. 50,000
Brickell, O. C. 56,000
Busboon, Frank 50,000
Lee, Jess 60,000
McDonnell, John W. .. 65,000
Rasse, Lorenz J. 70,000

FREMONT

Stephens, Dan U. 85,500

GRAND ISLAND

Arrasmith, Dr. W. J.. 75,000
Brown, Ed. L. 55,000
Cowton, George 105,000
Dale, Robert T. 50,000
Farnsworth, Dr. E. E. 52,000
Martin, Rod. 50,000
Reutlinger, Wm. 50,000
Stewart, C. S. 60,000
Wolbach, Edwin J. 335,000
Wolbach, Emil 100,000

HOLDREDGE

Johnson, H. O. 50,000

KIMBALL

Rodman, Winfield S. .. 55,000

LINCOLN

Abel, Geo. P. 70,000
Adams, Walter S. 450,000
Albin, Joseph ....over 50,000
Barstow, W. T. 50,000
Beghtol, M. V. 50,000
Burkett, H. K. 50,000
Burnham, Joseph 75,000
Cadwallader, Chas. ... 76,000
Cadwallader, Wm. H... 85,000
Carlson, C. C. 65,000
Chambers, L. H. 50,000
Chapin, Irving G. 87,500
Cornell, C. D. 60,000
Cornell, J. C. 150,000
Coryell, Earl 50,000
Coryell, Leland L. 50,000
Dierks, E. H. 50,000
Dobson, Arthur A. ... 96,000
Dunn, I. J. 97,000
Edmiston, A. R. 70,000
Everett, Dr. H. H. ... 95,000
Everett, Dr. O. W. 100,000
Foster, Earl .....over 50,000
Gillen, F. E. 60,000
Gooch, H. E. .....†over 50,000
Grainger, Jos. 150,000
Hardy, E. C. *53,000
Holmes, Geo. W. 65,000
Lord, Chas. A. *100,000
Mullen, C. D. 88,000
Olson, A. B. .....over 90,000
Orr, H. Winnett 60,000
Raymond, A. S. 50,000
Roper, Chas. H. 55,000
Roth, F. E. 50,000
Searle, Ira F. 85,000
Shire, Eli 107,000
Stuart, Chas. 557,000
Swift, S. S. *95,000
Throop, Frank D. 125,000
Williams, Dr. J. P. .. 50,000
Wilson, H. S. .....over 109,000
Weil, Morris 80,000
Woods, F. H. 200,000
Woods, George J. 130,000
Woods, Mark W. 200,000
Woods, Thos. H. 80,000
Yost, J. H. 50,000
* Includes business insurance.
† Business insurance.

NORFOLK

Burnham, C. E. .over 50,000
Chalupnike, J. J. 60,000
Huse, Gene *278,000
Hutchinson, A. T. 50,000
* Includes business insurance.

OMAHA

Abbott, Chauncey ..... †250,000
Allgaier, J. C. 65,000
Armstrong, C. D. 100,000
Baker, J. L. 100,000
Barker, Joseph 40,000
Barmettler, Otto H. .. 750,000
Baum, D. A. 50,000
Baxter, W. F. 60,000
Bennett, Morris ..over 50,000
Bloom, Alfred W. 75,000
Brain, John B. ....over 50,000
Brandeis, George *1,840,000
Brinker, Lawrence ... 54,000
Brooks, W. R. 90,000
Burgess, W. M. 1,900,000
Califas, Dr. W. F. 60,000
Carey, Wm. L. 75,000
Carlston, E. A. 100,000
Carpenter, Gilbert E... 120,000
Chapman, Isadore 125,000
Chapman, Max E. 150,000
Clark, Louis C. 50,000
Clark, W. Dale *125,000
Coads, William J. *200,000
Conant, Harley 97,000
Cohn, Loyal .....over 100,000
Cohn, Walter 100,000
Connor, Edw. J. 90,000
Crane, Fred M. 75,000
Cudahy, Edward A. ... 140,000
Curtis, Fred P. 65,000
Curtis, H. F. 150,000
Davidson, James E. ... 153,000
Dickinson, R. S. 50,000
Dixon, E. W. 100,000
Dodge, N. P. 60,000
Drake, Robert Z. 300,000
Drew, Clyde W. 180,000
Driscoll, Glen R. 100,000
Findley, Dr. Palmer... 75,000
Fleming, Joseph W. .. 190,000
Foye, W. J. 75,000
Fry, Thomas 150,000
Fradenburg, J. B. 90,000
Gallagher, Paul 100,000
Gilinsky, Sam E. 125,000
Glover, Ernest 50,000
Goldstein, Abraham .. 250,000
Gordon, Alfred W. *85,000
Gordon, Wm. A. 73,000
Gray, Carl R. 150,000
Harris, R. C. 60,000
Hastings, Byron 65,000
Hiller, Louis E. 100,000
Hitchcock, G. M. 85,000
Hollister, Dr. R. R. .. 50,000
Holzman, W. L. ....over 100,000
Hosford, W. D. 150,000
Houser, S. A. 75,000
Hovey, Ford E. 50,000
Hull, C. W. 258,500
Hundley, H. M. 51,000
Hurtz, L. E. 215,000
Jacoberger, Harry 325,000
Jennings, Glenn E. ... *135,000
Johnson, Herbert W. .. 60,000
Kennedy, J. A. C. 160,000
Kirschbaum, Charles .. 106,480
Kirschbaum, Edwin .. 60,000
Kirschbaum, Louis ... 90,000
Kountze, Denman..over 100,000
Kountze, Mrs. Luther.. 100,000
Koutsky, Frank 103,000
Langdon, Robert E. ... 100,000
Lawless, Michael 50,000
Lee, Rufus E. 500,000
Lied, E. M. 150,000
Lord, W. J. 100,000
Louis, Karl N. 50,000
Martin, Chas. W. 50,000
Martin, F. S. 100,000
Martin, F. T. B. 100,000
McDermott, J. Francis. *57,000

CENTRAL STATES LIFE INSURANCE COMPANY

St. Louis, Mo.

OFFERS

Policies for all ages, 1 to 70.

Both Participating and Non-Participating.

Disability and Double Indemnity.

Non-Medical. Standard and Sub-Standard.

Sales Planning—Circularization Department.

Perseverance and Producer's Clubs.

Write direct to Home Office

Metz, A.	75,000
Millard, Leon J.	75,000
Miller, Rome	150,000
Milliken Harvey E.	60,000
Moore, Dr. Clyde	*75,000
Nieman, Chester C.	85,000
O'Brien, T. J.	50,000
Owen, Dr. F. S.	59,500
Payne, George H.	*250,000
Peterson, P. F.	140,000
Pickard, E. H.	50,000
Platner, Geo. W.	100,000
Plumer, Samuel H.	50,000
Ramsey, H. B.	65,000
Rasmussen, George	†50,000

NEVADA

FALLON

Berney, E. S.	100,000
Douglass, R. E. Lee	80,000
Kent, I. H.	50,000

GOLDFIELD

Cook, I. H.	50,000

RENO

Smith, Jesse E.	115,000

TONOPAH

Dohrman, H. G...about	80,000

NEW HAMPSHIRE

CONCORD

Dunsford, Sam	75,000
Emmons, Gardner B. about	50,000
Emmons, Harry G.	100,000
Graves, Robt. R.	75,000
Hodgman, Burns P.	139,000
Hall Bros. (Ford Dealers) ...each	100,000

I believe in the principle of life insurance as a measure of financial protection and as an incentive to thrift.

Very truly yours,
JOHN G. WINANT,
Governor of New Hampshire.

Jackman, Chas. L.	*172,000
Shapiro, Harry	300,000
Winant, John G.	150,000
Woodworth, E. R.	50,000

* Includes business insurance.

CONWAY

Kennett, Frank E.about	50,000

DERRY

Pillsbury, R. W.	171,000

DOVER

Bennett, Dr. R. J.	100,000
McManus, Patrick H.	*93,000
Newton, H. Arthur	60,000

* Includes business insurance.

ENFIELD

West, Walter D.	50,000

KEENE

Mason, Wallace L.	100,000

LACONIA

McIntyne, Thos. J.	146,000
St. Clair, Chas. G.	*66,000

* Includes business insurance.

LEBANON

Jacobs, Rowland B.	*175,000

* Includes business insurance.

LITTLETON

Abbott, K. P.	100,000
Dolton, Howard V.	100,000
Hill, A. F.	50,000
Peabody, Roland	60,000
Veazie, Geo. A.	87,500

MANCHESTER

Allen, Chris A. ...over	200,000
Allen, Mrs. Chris A.	55,000
Devine, Maj. M. T..over	100,000
Emerson, Frank H.	50,000
Flack, Hugh W.	100,000
Hill, F. Richard	88,000
Quinn, Wm. E.	160,000
Scott, William L...over	125,000
Slayton, Hovey E.	175,000
Wellman, Jas. A.	110,000

MILFORD

Peavey, G. Fred	100,000

NASHUA

Carter, Winthrop L.	*358,000
Chagnon, Emile A.	60,000
Gregg, Harry A.	50,000
Labombarde, Harold	50,000
Labombarde, William	50,000
Labombarde, Winifred	50,000
McQuesten, Dr. Philip	125,000
Nunez, Vasco E.	*100,000
Peterson, Walter	80,000
Sargent, Hon. E. D.	*75,000

* Includes business insurance.

NEWPORT

Dorr, Geo. A.....over	250,000
Fairbanks, G. A.	50,000

PORTSMOUTH

Brooks, Frank E...over	125,000
Higgins, Dr. Martin A. over	65,000
Jarvis, Andrew....over	100,000
Robertson, Hugh J.	150,000

ROCHESTER

Bergeron, Louis S.	*73,000
Studley, Ira G.	50,000

* Includes business insurance.

WILTON

Whiting, David	100,000

BUSINESS INSURANCE

CONCORD

Jackman, Chas. L.	133,000

MANCHESTER

Emerson, Frank H.	20,000
Hill, Jas. W., & Co.:	
Flack, Hugh W.	100,000
Sullivan, R. G., Inc.:	
Eppy, Joseph W..over	100,000

NASHUA

Nonalaucet Co. of Nashua:	
Everett, Jas., Mgr.	100,000
White Mountain Freezer:	
Sargent, Hon. Eaton D.	50,000

NEW JERSEY

ASBURY PARK

Park, W. D.	109,000

ATLANTIC CITY

Beyer, Robert....about	90,000
Edge, Walter E.	50,000
Eiseman, Louis	50,000
Grossman, Max...about	70,000
Grossman, Max...about	60,000
Hartman, C. S.	50,000
Leeds, Henry W.	300,000
Linnard, D. M.	114,192
Marvel, P. L.....about	50,000
Weikel, Jacob	†2,500,000
Young, John L...about	50,000

† Business insurance.

BAYONNE

Bergoff, Pearl L.	200,000

BOUND BROOK

Radel, Edward H.	75,000

BRIDGETON

Horowitz, Max	84,000
Westcott, Gus	125,000

CAMDEN

Hallinger, Hiram G.	50,000
Kelley, John	50,000
McCausland, A. G.	50,000
Paret, Louis F.	165,000
Reynolds, Chas. A.	75,000
Tucker, Joseph R.	*1,000,000

* Includes business insurance.

CLIFTON

Doherty, Henry, Jr.	*(a)250,000
Doherty, Raymond	†(a)200,000
Doherty, Wm. H.	*(a)501,000

* Includes business insurance.
† Business insurance.
(a) Also listed Paterson.

EAST ORANGE

Eagles, R. P. M.	80,000
Walton, David S.	90,000

ELIZABETH

Higgins, James J.	100,000
McCloud, William J.	75,000
Natelsen Bros.	60,000
Runkel, Herman F.	186,000
Taylor, C. Marshall	145,000

ENGLISHTOWN

Rooney, Edward	50,000

THE
UNITED STATES LIFE INSURANCE COMPANY

Organized 1850

In the City of New York

Non-Participating Policies Only

OVER 80 YEARS OF SERVICE TO POLICYHOLDERS

Good territory for personal producers, under direct contract

HOME OFFICE:
156 Fifth Avenue, New York City

More Ammunition

for our fieldmen. The Philadelphia Life Adjustment Policy has been built to fit present day conditions.

It is a 1932 model—More Protection—Low Cost—Flexible—Permanent.

General Agents wanted in Pennsylvania, New Jersey, Ohio, Indiana, and Michigan.

Philadelphia Life Insurance Company

111 NORTH BROAD STREET

PHILADELPHIA, PA.

FREEHOLD

Brakeley, Joseph..... 145,000
Hanson, Samuel..... 64,000
McDermott, Harold... 50,000
Pearlvian, Jacob..... 50,000

IRVINGTON

Rogosin, Morris..... 50,000

JERSEY CITY

Lembeck, G. W..... 150,000
Niese, Henry E..... 90,000
Tennant, Hon. G. G.... 50,000
Wallen, Clarence H.... 78,000

MAPLEWOOD

Conkling, Gordon E.... 100,000

MILLVILLE

Corson, Newell 62,000
Kotok, Irving W..... 60,000
Miller, Jr., Robert..... 60,000
Wheaton, Frank..... 110,000

MONTCLAIR

Munoz, S. C..... 60,315

NEWARK

Ballantine, Herbert... 500,000
Comstock, Stephen..... 55,000
Dryden, Forrest F..... 135,000
Eisele, A. A..... 76,000
Goldsmith, Nathan.... 100,000
Guthman, A. S..... 50,000
Hatch, Silas W..... 100,000
Hatt, J. W..... 100,000
Hendricks, Harry G... 175,000
Hoffman, Wm. F..... 300,000
Hollander, Albert..... 75,000
Jagle, Geo. W..... 125,000
Jones, George E..... 115,000
Kattenbach, Chas. E.. *150,000
King, Nathaniel..... 50,000
Laurence, Howard C... 130,000
McAllister, A. D..... 125,000
McGregor, Graham B.. *150,000
Odell, Reuben..... 75,000
Parker, Hon. R. W.... 50,000
Phillips, Arthur L..... 95,000
Plaut, Louis..... 60,000
Plaut, Moses..... 60,000
Rippel, Julius S..... 500,000
Scarlett, John B..... 51,000
Scudder, W. M..... 75,000
Smith, Frederick J.... 100,000
Sorg, H. Theodore..... 500,000
Trimpi, W. W..... 150,000
Vail, C. Wallace..... 50,000
Waldron, E. M..... 90,000
Wolfe, H. Edward.... 100,000
Zink, J. Homer..... 100,000
*Includes business.

ORANGE

Lounsbury, Ralph R... 130,000

PATERSON

Anger, Chas. L..... 250,000
Braun, Christian..... 50,000
Cole, Chas. P..... 75,000
Cole, Wm. S..... 50,000
Cunningham, Jos. L... 288,000
Doherty, Jr., Henry (a) *250,000
Doherty, Raymond (a). †200,000
Doherty, Wm. H. (a) . *501,000
Katz, Bernard..... 50,000
Meyer, Bertram..... 105,000
Milson, Thomas..... 50,000
Moller, Rudolph..... 115,000
Robertson, George.... *50,000
Rosenheim, Ralph..... 50,000
* Includes business insurance.
† Business insurance.
(a) Also listed Clifton.

PLAINFIELD

Fisk, Chas. J..... 50,000
Goodwin, Edward..... 50,000
Lang, Otto..... 50,000
Nevins, John..... 50,000
Pfau, William..... 50,000
Rothiberg, Harvey..... 50,000
Runkle, Harry G..... 57,500
Tepper, Adolph..... 50,000
Tepper, Max..... 50,000

RAHWAY

Joseph, Dave S. (a) about*1,100,000
* Includes business insurance.
(a) Also listed New York City.

RICHWOOD

Porch, S. Eastlack..... 60,000

RIDGEWOOD

Graham, Douglas..... 50,000

SHORT HILLS

Smith, Charles H..... 84,000

"Began buying insurance 32 years ago. Am now 59 years old. Best protection and investment I ever made. Advise every young man to buy more and hold what he has. 'Depression' not withstanding." ($227-000).

ROBERT G. MAXWELL
Trenton, N. J., July, 1932

SMITHVILLE

Smith, Erle James..... 65,000

SOUTH ORANGE

Monroe, Jay R. .....†1,500,000
† Business insurance.

TENNENT

Laird, John M..... 50,000

TRENTON

Ashley, Dr. Harmon H. 105,000
Ashton, John H..... 50,000
Bugbee, N. A. K..... 175,000
Dinsmore, B. B..... 55,000
Greene, H. W..... 50,000
Hill, Edmund C..... 65,000
Kuser, Anthony R..... 70,000
Maddock, Arch ..about 200,000
Maddock, John..... 225,000
Maxwell, Robert C. ... *227,000
Moon, Jr., Owen..over 50,000
Moore, Hervey..... 50,000
Munro, Chas. W. S.... 100,000
Murray, Col. C. E..... 250,000
Nary, John W..... 54,000
Reeves, A. C..... 125,000
Schulte, W. H..... 80,000
Schwarlkops, Col. H. N. 50,000
Schwartz, Arthur 245,000
Sinclair, Herbert..... 50,000
Slaukman, Samuel..... 150,000
Stryker, Brad..... 75,000
Stokes, W. J. B..... 98,500
Wilkinson, Ogden D... 230,000
Wilson, J. J..... 54,000
Youngs, Arthur..... 125,000
* Includes business insurance.

WEST ORANGE

Lieberich, Fred., Jr... 60,000

BUSINESS INSURANCE

CAMDEN

Ayer, N. W., & Son Co.:
Armstead, W. M..... 50,000
Ayer, F. W..... 100,000
Bradford, A. G..... 50,000
Fry, Wilford W..... 100,000
Wood, J. A..... 25,000
Total 325,000
Camden Daily Courier:
Stern, J. David..... 100,000

CLIFTON AND PATERSON

Doherty, Henry, Silk Co., Silk Mfrs.:
Doherty, Henry, Jr. .. 200,000
Doherty, Raymond... 200,000
Doherty, Wm. H..... 200,000
Total 600,000

JERSEY CITY

R. E. Thompson Mfg. Co.:
Thompson, R. E., Pres. 300,000

NEWARK

Kaltenback, Chas. E... 100,000
Livezley, Surgical Instrument Co..... 100,000
McGregor & Co., Inc.:
McGregor, Graham... 100,000
Public Fire Ins. Co.:
Dargan, James T..... 500,000

PATERSON

Lammond & Robertson Co., Mfrs. Carpets, Rugs, etc.:
Robertson, George.... 25,000

RICHWOOD

Porch, J. H., & Sons, Farmers and Fruit Growers:
Porch, J. H..... 55,000

SOUTH ORANGE

Monroe Calculating Machine Co.:
Monroe, Jay R., Pres.. 1,500,000

SWEDESBORO

Hurff, Edgar F..... 80,000
Gerhart & Taylor Inc.. 50,000

TRENTON

The R. C. Maxwell Co.:
Maxwell, R. C. 100,000
Nucar Forwarding Corp. 75,000

NEW MEXICO

ALBUQUERQUE

Bond, Frank..... 200,000
Bond, Franklin..... 100,000
Connell, Walter M. ... 65,000
Gallaher, T. P..... 50,000
Hanna, Richard H. ... 75,000
Hanna, Thomas 60,000
Hannett, A. T..... 50,000
Hannett, Dr. J. W. ... 85,000
Harrison, R. L. 70,000
Hicks, W. B..... 155,000
Kaseman, G. A..... 500,000
Korber, Albert 75,000
Lovelace, Dr. W. R.... 55,000
McNary, James G..... 150,000
Moulton, E. L. 165,000
Nordnaus, Max..... 115,000
Otero, Manuel B..... 50,000
Peters, L. S..... 90,000
Putney, R. E..... 60,000
Rogers, G. L..... 52,000
Rosenwald, S. U..about 70,000
Simms, Jno. T..... 80,000
Sprecher, Ira N..... 67,000
Stephenson, J. B..... 55,000
Strong, H. O..... 50,000
Van Atta, J. R. 70,000

BERNALILLO

Seligman, J. 50,000
Seligman, S. 70,000

CHAMA

Hall, Roy L..... 50,000
Sargent, Ed..... 100,000

CIMARRON

Springer, Chas....about 50,000

CLAYTON

Johnson, Morris C.... 55,000
Rixey, T. H..... 50,000

GALLUP

Manning, C. C....about 50,000

HILLS

Hill, Dr. C. L..... 75,000

LAS VEGAS

Ilfeld, A. C..... 50,000
Ilfeld, H. C..... 50,000
Kelly, Harry W..... 65,000
Read, Beluare..... 76,000
Read, N. H.....(a)100,000
Werley, B. W..... 50,000
(a) Also listed Amarillo, Tex.

LOS LUNAS

Otero, Eduardo...about 175,000

"My life insurance is $120,000. I am also insured for the benefit of a business with which I was formerly connected—$15,-000. I have always recommended life insurance to every young man who can save enough to pay the premiums, not only as a protection but as a direct means of saving and thrift."

LEWIS J. TROUNSTINE
New York City, July, 1932

Life insurance, in my opinion, is so palpably a wise investment that any argument in its favor seems to me to be unnecessary. I believe it is the universal judgment of men of sound business sense today that insurance in its varied forms is to be classified as one of the necessities. To leave dependents or business interests without protection after a man has ended his span of life, it seems to me, is just as serious an error in judgment—if not more serious—as it is for a man to fail to provide for those dependents and to safeguard his business interests while he is living.

If the young men and women were able to look upon life insurance from the viewpoint of those who are older in years and judgment, there is little question in my mind but what a great majority of them would avail themselves of the investment and protective opportunities afforded them.

Assuring you of my esteem, I am

Sincerely yours,

ARTHUR SELIGMAN,
Governor of New Mexico.

MALOGA

Harroun, W. H..... 50,000

RATON

Darden, A. H..... 50,000
di Lisio, Joe..... 50,000
Elliott, Corey B., M. D. 50,000
Nutting, Walter..... 60,000
Seaburg, Hugo..... 52,500
Smith, M. F., M. D... 60,000
Van Houten, J...about 138,000

ROSWELL

Atwood Col. J. B. ... 50,000
Lewis, L. T. 70,000
Mossman, Burton C.... 70,000

SANTA RITA

Sully, John..... 60,000

SILVER CITY

Gilchrist, J. B..... 100,000
Schiff, Leo.....about 50,000

SPRINGER

Floersheim, S..... 82,000

TIERRA AMARILLA

Burns, Jr., T. D...over 200,000

TUCUMCARI

Jones, Henry B..... 65,000

BUSINESS INSURANCE

ESPANOLA

Bond & Nohl Co., 20-year cash endowment policies on:
Wassner, H. W., Vice-Pres. 20,000
Willard, Frank, Sec.-Treas. 20,000

NEW YORK

ALBANY

Barcus, James Q..... 80,000
Edgecumbe, U. G..... 52,000
Fearey, Malcolm S.... 60,000
Fitzgerald, J. L..... 50,000
Kohn, Henry H..... 100,000
O'Brien, James B..... 75,000
Pruyn, R. C..... 120,000
Van Syke, Geo. W.... 50,000

ARCADE

Wilson, O. T..... *414,500
* Includes business insurance.

ASTORIA, L. I.

Rubin, Samuel 60,000

AUBURN

Beck, Walter H....over 50,000
Donavon, E. 50,000
Foley, Mrs. M. Scott.. 50,000
Lathrop, L. 50,000
Metcalf, Harold G..... 1,000,000
Metcalf, Stanley W... 1,000,000
Moody, Harold W.over 50,000
Osborne, Chas. D.*over 110,000
Worden, Fredric E.... 50,000

BALLSTON SPA

Shutts, Floyd 250,000

BAYSHORE, L. I.

King, Dr. George S. over 150,000

BINGHAMTON

Allaben, Dr. C. M..... 50,000
Barlow, George H..... 50,000
Blanchard, C. N..... 260,000
Carroll, Joel H..... 50,000
Clark, John C..... 375,000
Cooper, Rana S..... 50,000
Crary, Gifford..... 250,000
Crowley, J. K..... 100,000
Cunningham, Dr. J. J. 100,000
Davis, Dr. Howard, M.D. 100,000
Dickenson, D. S...over 50,000
Gaffney, Dr. Ray..... 180,000
Goding, Eugene B..... 60,000
Heimer, Burt..... 50,000
Hill, Wm. H..... 500,000
Hobbs, Dr. Wm. H..... 155,000
Horowitz, Alexander... 70,000
Horowitz, Maurice.... 150,000
Jenkins, Fred W..... 50,000
King, W. C. *475,000
Kinne, Dr. Sanford H.. *450,000
Kornblite, Ned 75,000
Lainhart, T. J....about 50,000
Lake, Clair D..... 75,000
Linger, Dr. Walter.... 60,000
McDevitt, Edw. L..... 50,000
McDevitt, James F.... 50,000
McLean, C. Massman over 100,000
McLean, Floyd D.*over 100,000
McLean, Wm. M..... 75,000
McLean, Jr., Wm. M. *65,000

"I carry $200,000 insurance on which I pay premium and $5000 group insurance on which company pays insurance. I take insurance simply for protection of my family."

BOYD G. CURTS
New York City, July, 1932

Mitchell, Frank Paul over 50,000
Molyneaux, Dr. Silas D. about 70,000
Morse, Hartwelt, P.... 60,000
Mungle, Dr. E. W. about 250,000
Phelps, Wm. G..... 50,000
Phelps, Z. Bennett... 50,000
Powell, Ed. E..... 137,000
Pratt, Ray 60,000
Quilter, P. J.....over 50,000
Randall, Dr. Hiram, M.D. 66,000
Roe, Dr. Jos. F..... 75,000
Rogers, G. Tracy..... 200,000
Rosenthall, Chas. R... 75,000
Rubin, Harry 200,000
Ruegg, Erhardt..about 500,000
Spaulding, R. Z..... 90,000
Stuart, Jr., John L... 110,000
Stuart, Sr., John L... 110,000
Stuart, Merritt 110,000
Tierney, Edwin..... 500,000
Wear, D. Walker..... 70,000
Yager, Harold ...over 100,000
* Includes business insurance.

BOLIVAR

Brannon, W. J...about 125,000
Hogan, William J..... 80,000
Shaner, A. L..... 60,000
Wilson, Erie..... 75,000

BOONEVILLE

Elsaser, Benjamin ... 150,000

BROCTON

Corbett, R. S..... 100,000
Green, Conrad W..over 200,000

BROOKLYN

Adams, H. M.....over 50,000
Baird, R. L..... 200,000
Beard, Robert 175,000
Boerum, Wm. B..... 60,000
Carlin, P. J..... 59,000
Copland, J. 150,000
Cross, John H....over 50,000
Densmore, Darsa J... 55,000
Englis, Chas. M..... 220,000
Friedman, Adolph ... 55,000
Froeb, Augustus 250,000
Geller, Andrew 100,000
Grout, Edward M..... 60,000
Hazelwood, E. H..... 435,000
Henderson, F. B..... 50,000
Hertz, Milton 150,000
Hockfelder, Mrs. A. W. 75,000
Horton, George L..... 150,000
James, Jr., Wm. W... 60,000
Jonas, Ralph 4,290,000
Kalt, Morris 100,000
Kaplan, Abraham 65,000
Kunze, J. V..... 85,750
Lafferty, H. D..... 150,000
Lampert, Irving 57,500
Leichtman, Jacob 100,000
Maisel, Miss Rosetta.. 50,000
Magnus, P. C. (a) 115,000
Maltz, Bernard 60,000
Mawer, Colin D..... 100,000
McKeever, I. W..... 50,000
Metz, Herman A..... 75,000
Meurer, Jacob 140,000
Miller, Hugh 100,000
Muncie, Dr. Curtis.... 160,000
Pollock, Julius 75,000
Pratt, Florence L..... 100,000
Rachlin, Michael 100,000
Raymond, Sydney 85,000
Reynolds, Eugene B... 50,000
Reynolds, Dr. Harry K. 50,000
Ring, Charles E..... 122,500
Rothschild, S. F...over 50,000
Samuels, Martin 200,000
Schlegel, George 100,000
Smilowitz, Joseph 50,000
Sweedler, Nathan 125,000
Terk, Benjamin 630,000
Turner, Samuel 50,000
Voice, Jacob A. (a) over *1,000,000
Ward, R. S.....over 50,000
Weber, John W..... 54,000
Wheeler, Everett E.... 50,000
*Business insurance.
(a) Also listed New York City.

BROOKVILLE

Bailey, George V..... 50,000

BUFFALO

Adams, C. F..... 100,000
Beck, David J..... 50,000
Becker, August 60,000
Case, Whitney G..... 50,000
Clinton, Spencer 60,000
Cooke, Jas. M..... 50,000
Corey, Fred D..... 300,000
Crouch, H. E..... 140,000
Cullilton, Edw. C..... 50,000
Cullilton, L. R..... 50,000
Davidson, L. R..... 142,000
Ganey, George T..over 50,000
Garnett, William J. over 100,000
Hedstrom, A. E..... 100,000
Hoefler, Alex G..... 120,000
Knowlton, Daniel E... 70,000
Knox, Seymour 2,000,000
Lee, George 100,000
Marcy, W. L..... 100,000
Michael, Edward 125,000
Miller, L. W.....about 50,000
O'Brien, T. C.....over 50,000
Packard, Mark 125,000
Putnam, J. W., M. D. 50,000
Rand, James H., Jr. .. 600,000
Rhown, George W.... 150,000
Schmidt, William..... 71,000
Schoellkopf, Alfred .. 1,000,000
Schoellkopf, Jr., J. F... 1,500,000
Schoellkopf, Paul 1,500,000
Schrieber, A.....*over 200,000
Smith, Warren B..over 100,000
Snyder, James C..... 167,000
Strong, W. E....about 50,000
Wright, Albert J..... 150,000
* Includes business insurance.

CENTRAL VALLEY

Hollenbeck, Alan W... 100,000
Neuman, Theo. W., M. D. 100,000
Pilgrim, C. W., M.D... 70,000

COHOES

Davidson, Mr. Matthew H. 169,000

CORNING

Battin, Dr. H. E..... 53,000

CORTLAND

Allen, Nelson 50,000
Beundry, Fred G..... 100,000
Champlin, G. M...over 50,000
Clark, Edward H..... 75,000
Gardner, Chas. 53,000
Purchas, F. A.....over 50,000
Smith, Ray F. *337,708
Stilson, Edward 80,000
Wickwire, Charles C.. 200,000
* Includes business insurance.

DOLGEVILLE

Breckwoldt, Julius about 80,000
Breckwoldt, Wm. A. about 80,000

DUNKIRK

Reed, E. C.....over 100,000

ELMIRA

Alpert, Joseph 65,000
Bacorn, Garrett E.... 300,000
Baldwin, Francis E... 65,000
Bimberg, Nate 50,000
Booth, Wilfrid I..... 150,000
Bovier, A. M..... 300,000
Brand, Chas. G..... 75,000
Brand, John 135,000
Breese, Dr. Floyd P... 60,000
Brooks, Sol. 80,000
Brownlow, Marshall D. 103,000
Burke, Dr. Thos. J.... 140,000
Bush, Dr. Elliot T.... 70,000
Clute, Leslie D..... 100,000
Collin, Hewey B..... 75,000
Cooke, Lewis E..... 50,000
Crocker, Mrs. E. B.... 100,000
Danzig, George 100,000
Dean, Elmer 75,000
Del Papa, Michael.... 50,000
Falck, Alexander D. about 385,000
Fitzgerald, Thos. B.... 80,000
Hassett, J. John..... 200,000
Henry, Lewis 100,000
Hoffman, Arthur L... 100,000
Hoffman, Mrs. Arthur L. 150,000

The advantages of life insurance manifest every day in every community cannot be discounted. This form of insurance is part of our modern life. The best evidence of the benefits of life insurance and of the public's appreciation of those benefits is to be found in the fact that at the present time the policies in force in the United States aggregate 100,000,000,000. *That figure represents about one-quarter of our national resources as computed by our leading economists. To carry adequate life insurance is a moral obligation incumbent upon the great majority of citizens.*

FRANKLIN D. ROOSEVELT,
Governor of New York.

Izard, S. F..... 100,000
Jennings, Robert G.... 100,000
Kertcher, Theo. H..... 60,000
La France, Ward..... 100,000
Levy, Benj. F..... 100,000
Loop, Dr. Ross G..... 70,000
Lovell, Ross M..... 70,000
Lowman, A. Marshall. 75,000
Mandeville, H. C..... 100,000
Marks, M. Doyle..... 75,000
McCorkle, Ira D..... 100,000
McLeod, Arthur B..... 105,000
Meyer, Richard E..... 60,000
Quick, Horace G..... 100,000
Rathbone, J. Arnot... 425,000
Reynolds, J. R..... 50,000
Sayles, Halsey 50,000
Sheehan, Daniel 75,000
Shoemaker, Mrs. F. M. 100,000
Shoemaker, F. M..... *100,000
Shoemaker, Guy 50,000
Shoemaker, G. W..... 74,000
Smith, Dr. Arthur C.. 105,000
Smith, F. Edwin..... 100,000
Stalker, Gale 100,000
Wilson, Stephen L.... 50,000
Young, Wm. E..... 70,000
* Includes business insurance.

ENDICOTT

Johnson, Geo. W..... 100,000
Lord, C. B..... 200,000
Moore, Dr. Frank G... 70,000
Welch, Dr. M. W..... 55,000

FAYETTEVILLE

Stickley L. 50,000

FREEDONIA

Stule, L. C.....over 100,000

FULTON

Redhead, Edwin R..... 60,265

GENEVA

Babcock, Birton E..... 50,000
Black, Matthew M..... 50,000
Brennan, William J... 50,000
Colton, Leland E..... 50,000
Harris, Gordan 50,000
Harris, Levan 50,000
Hovey, Harold E..... 50,000
Maney, Cornelius J.... 50,000
Sheppard, Perry 50,000
Ware, Walter C..... 50,000

GLEN COVE

Bailey, Townsend F... 50,000
Ludlam, Frank A..over 50,000

GLENS FALLS

Baker, Dr. Davis..... 50,000
Chapman, Dr. G. A... 50,000
Clarke, Alfred S..... 50,000
Fowler, B. B..... 90,000
Kalbfleish, T. F..... 60,000
Loomis, John R..... 70,000
McCabe, John J..... 75,000
Tait, George 135,000

GLOVERSVILLE

Hyde, W. Donald..... 225,000
Jones, Ernest 200,000
Mendel, Joseph 150,000
Nandin, John 100,000
Strong, Wm. W..... 110,000

GREAT NECK, L. I.

Jonas, Nathan S. 250,000

HAMPTON BAYS, L. I.

Jackson, Clifford L... 50,000

HANNIBAL

Brackett, James 50,000

HAVERSTRAW

Rose, Hon. John B... 125,000
Welch, Wm. M..... 100,000

HOGANSBURG

McKinnon, Archibald.. †50,000
† Business insurance.

HOOSICK FALLS

Townsend, Jackson ... *600,000
* Includes business insurance.

HORNELL

Babcock, Claude F.... 70,000
Burdett, Charles 61,450
Deer, Arthur J..... †250,000
Kolmke, Robert 56,000
Landman, Max 69,000
Patterson, Harry 90,000
Peck, Frank B..... *86,000
Woodbury, Lawrence about 50,000
* Includes business insurance.
† Business insurance.

HORSEHEAD

Eisenhart, O. D..... 50,000
Lee, George 77,000
Leet, Dr. C. F..... 50,000

HUDSON FALLS

Lewis, M. S..... 50,000

ITHACA

Clines, James J..... 70,000
Dall, Jr., J. J..... 55,000
Dillon, William 110,000
Dorsey, Joseph 75,000
Fried, J. A. 75,000
Holland, Arthur G..... 52,000
Holton, Dr. W. B..... 50,000
McCormick, Dr. F. J.. 70,000
Morse, F. L..... 100,000
Murray, Wm. A..... 52,000
Read, Nathan C..... *250,000
Roskelly, Ralph 66,000
Sailor, R. Warren..... *186,000
Treman, Robert E..... 124,000
Ward, Albert 115,000
Webster, C. H. 115,000
*Includes business insurance.

JAMESTOWN

Anderson, Alfred 100,000
Anderson, F. O..about 100,000
Anderson, Oscar 50,000
Broodhead, Wm. J. about 200,000
Cawcroft, Ernest 65,000
Curtis, D. A..... 50,000
Davis, Walter 750,000
Elander, Daniel 100,000
Fisher, M. A..... 75,000
Garkey, George F. 50,000
Galloway, Fred'k 180,000
Glatz, Harry 50,000
Hazzard, Walter S.... 50,000
Hickman, John 110,000
Jackson, Robert H.... 100,000
Johnson, Carl J..... 50,000
Jones, Emil 100,000
Louestere, Wm. J..... 50,000
Maddox, W. J..... 109,000
Morrison, Earl ..about 200,000
Nord, Alfred 50,000
Nord, August 100,000
Nord, Edward C..... 100,000
Roberts, H. H..... 110,000
Stillman, Robert 125,000
Stranburg, Oscar 235,000
Tinkham, F. B..... 75,000

JOHNSON CITY

Coddington, Arthur M. 50,000
King, William C..... 75,000
Spalding, Eliot 200,000

JOHNSTOWN

Adams, Arthur L..... 95,000
Adams, Wm. J..... 103,000
Ireland, James S..... 60,000
Kennedy, Martin 135,000
King, Charles 60,000
Knox, J. .....about 750,000
Maylender, Sr., L. K. 60,000
Maylender, Wm. H.... 70,000

KINGSTON

Boice, Hewett 93,000

KNAPPS CREEK

Curtis, Logan H. 65,000

LE ROY

Douglas, Alex 50,000
Ferguson, L. R..... 50,000
Gilfillan, J. G..... 100,000
Heimlech, J. L....over 50,000
Metcalf, Chas. W..over 50,000
Townsend, Elbert J. over 50,000
Woodward, Donald ... 2,100,000
Woodward, Ernest L... 560,000

LITTLE FALLS

Becker, Walter S..... 263,000
Burrell, Loomis ..over 100,000
Burrows, A. A..... 75,000
Burrows, C. H..... 425,000
Feltmeier, Harvey..... 75,000
Jones, George H..... 120,000
Livingston, Robert F.. 50,000
Lundstrom, C. J..... 100,000
Lynt, L. U..... 50,000
Mulford, Elmer S..... 55,000
Snyder, H. P..... 50,000
Stacey, I. E..... 100,000
Zoller, John I..... 50,000
Zeller, Tom J.....over 50,000

LOCKPORT

Johnson, C. A..... 56,000
Marshman, J. J..... 50,000

MALONE

Clark, Charles 100,000
Elliott, A. J..... 100,000
Kilburn, C. E..... *50,000
Mason, E. S..... *250,000
McGiles, Henry 70,000
Price, James 65,000
Ried, E. T.....about 50,000
Wainwright, Thomas.. 50,000
White, Dr. John E.... 50,000
Wilder, Harry 100,000
* Includes business insurance.

EXTENDED HOLDINGS IN 1931

Brooklyn, N. Y., July 7, 1932.

Editor, The Spectator:

Have long considered my life insurance not only a protection but an excellent investment as well, and during these years of depression, when stocks, bonds, real estate have decreased in value, the one bright spot is the thought that my life insurance is 100 per cent secure. I thought so well of it that I took an additional $77,000 during 1931, and I know of no better indorsement than that.*

EDGAR H. HAZELWOOD.

[*$435,000.]

"Correct amount is $110,000. It's the only investment one can make that maintains a worth of one hundred cents on the dollar in good times and bad."

HALE ANDERSON
New York City, July, 1932

MECHANICVILLE

Moore, Richard A..... 100,000
Purcell, Dr. Jos. M.... 100,000

MEDINA

Allis, Clark .....about 50,000

MILLERTON

Hotchkiss, Frank A. about 50,000
Pulver, Frank S..... 100,000

MONTICELLO

Rosenthal, Julius M... 100,000

MT. VERNON

Clark, Dr. Ralph I... 57,000
McLain, Dr. D. A..... 50,000
Slaff, Frank 60,000

NEW BERLIN

Phelps, C. A..... 175,000

NEWBURGH

Aspinwall, John 100,000
Cathcart, John 73,000
Cathcart, Jr., R. Harry 112,500
McGeffert, W. J. 75,000

NEW ROCHELLE

Blatchtay, Charles A. over 50,000

NEW YORK

Aacas, Anthony G. .. 70,000
Aaron, Bernard J. 50,000
Abbey, Leon L. 65,000
Abel, Oscar 500,000
Abeles, Herbert R. 50,000
Abeloff, M. H..... 50,000
Abraham, Leo 76,000
Abrams, Joseph 100,000
Achelis, Johnfritz ... 1,000,000
Acunto, Vera 50,000
Adams, Charles R..... 300,000
Adams, Ed. D..... 100,000
Adams, Jas. H..... 750,000
Adams, Joseph H. 50,000
Adams, Lewis 100,000
Adelstein, Samuel 200,000
Aderer, Alex 75,000
Adie, Geo. O. 250,000
Adler, Julius O. 175,000
Ahlers, John G. 57,000
Ahrens, E. H. 126,000
Albee, Fred J. 100,000
Albright, Charles E. .. 200,000
Alderson, W. Lyle..... 100,000
Alexander, Alexander . 125,000
Alexander, E. M. 60,000
Alfange, Dean ...over 150,000
Alger, Howard 86,000
Alkan, M. 60,000
Allen, Edward W. *175,000
Allen, C. Louis 210,000
Allen, Edwin M. 100,000
Allen, Dr. Herbert C.. 75,000
Allen, James W. 125,000
Alper, Samuel 50,000
Alpert, Joseph 85,000
Altmann, Moses 70,000
Amend, Otto P..... 100,000
Ames, Louis Annin... 60,000
Amster, Nathan L. .. 160,000
Anderson, Francis E... 160,000
Anderson, Hale 85,000
Anderson, Johannes .. 100,000
Andrews, Charles P.. 50,000
Andrews, George C... 75,000
Angell, Ralph C. 50,000
Angstreich, Mayer.over 50,000
Appleton, Frank H. .. 65,000
Archibald, William, Jr. 106,000
Arents, Jr., George... 750,000
Armour, Albert F. .. 100,000
Arnoff Ellis 80,000
Arnold, J. F..... 50,000
Arnstein, Alexander . 66,000
Aron, Joseph 75,000
Asch, Andrew J..... 150,000
Ascher, Maurice 75,000
Ash, Charles F. 100,000
Atkinson, James J. .. 60,000
Audebert, X. M..... 1,000,000
Auerbach, Irvin H. .. 50,000
Auerbach, M. S..... 50,000
August, Simon 50,000
Augustine, E. R..... 153,000
Ault, Brownell 150,000
Austin, Dwight E. ... 144,000
Austin, Eugene 100,000
Axelrod, Herman E.... 75,000
Baar, Morris 50,000
Bache, Frank S. 100,000
Bache, Jules S....over 1,000,000
Bachman, Jacob G.... 100,000
Bacon, Mrs. Ida Boffey 500,000
Bacon, R. F..... 80,000
Baekeland, George .. 60,000
Baer, Abraham 450,000
Baer, Arthur 50,000
Bailey, Benj. F..... 50,000
Baker, Alfred T. 50,000
Baker, B. N..... 500,000
Baker, Hugh B..... 300,000
Baker, William H. .. 100,000
Baldwin, Arthur J. .. 100,000
Baldwin, Joseph C., Jr. 100,000
Baldwin, Truman H... 200,000
Ball, Fay H. 75,000
Ballantine, J. Herbert 50,000
Ballantine, John H. .. 1,000,000
Baltz, Joseph M. 50,000
Barker, Edward J. ... 120,000
Barnard, Harry W.... 75,000
Barnelt, John I..... 80,000
Barnes, Frederick J... 200,000
Barnes, W. H.....over 50,000
Barnes, Wilson F. ... 61,000
Barnet, Louis 50,000
Barrymore, John 2,000,000
Bartel, Leroy 120,000
Barth, Harry 590,000
Barthold, Rudolfo G... 100,000
Barton, Bruce 115,000
Baruc, Edgar S...over 1,000,000
Baruch, Bernard M.... 1,000,000
Bates, Edgar A..... 100,000
Bates, Wilfred C..... 62,000
Bathgate, Jr., Jas. E. 175,000
Bauch, Carl L. 50,000
Baum, Hugo 100,000
Baumann, Sidney 200,000
Bauman, Walter 80,000
Bauman, Sidney J..... 1,000,000
Bave, Edwin E..... 100,000
Bayern, Herman A.... 50,000
Beach, John N..... 100,000
Beach, Ralph M..... 215,000
Beadleston, Alfred N.. 100,000
Beadleston, Henry C.. 60,000
Beadleston, Wm. M... 50,000
Beaufort, Altha C. .. 50,000
Becher, Frederick H.. 75,000
Beck, Thomas H. 250,000
Bedford, A. Clarke.... 85,000
Beebe, Harry W..... 260,000
Beebe, Stacey K. 85,000
Behrens, Miss Janet.. 50,000
Behrer, Martin 50,000
Beir, Sidney 1,000,000
Belcher, Benjamin M.. 50,000
Bellows, Reynolds ... 60,000
Bendel, Henri W. 500,000
Bender, Sydney E. ... 160,000
Bendix, Harry H..... 75,000
Benedict, Harry E..... 250,000
Benedict, James G. .. 110,000
Bennett, Robert W. .. 115,000
Bennett, Whitman ... 125,000
Bennis, Joseph H..... 180,000
Bentley, Daniel B. ... 86,511
Benze, Frederick W. . 127,500
Benze, George C. 71,000
Berg, Hart O. 50,000
Bergen, Edward G..... 50,000
Bergman, Harry 55,000
Bergman, Joseph 65,000
Bergoff, Pearl L..... ‡200,900
Berkson, J. C..... 300,000
Berkson, J. R..... 75,000
Berlin, Irving 50,000
Bermingham, John F. 305,000
Bernard, Jules E. 135,000
Bernard, Jules, Jr... 50,000
Bernheimer, C. M. L.. *424,000
Bernstein, George H. . 89,012
Bernstein, Jacob 100,000
Bernstein, Louis M. .. 75,000
Bernstein, Mortimer B. 300,000
Berolzheimer, Emil .. 80,000
Bickford, Russell 170,000
Biddle, Clement M. .. 645,000
Biddle, Mary D. 200,000
Bigelow, Wm. F. 122,000
Bijur, Sam. H..... 50,000
Bill, Raymond 1,000,000
Binger, Robert E. ... 75,000
Bingham, C. L..... 100,000
Birch, Frank H. 50,000
Birmbaum, Harry.over 50,000
Bissell, F. R..... 100,000
Blackman, Isidore ... 59,000
Blackman, W. A..... 125,000
Blake, Herbert S. 56,000
Blake, Luther L. 225,000
Blandin, Victor C. ... 59,131
Blatchley, Charles A.. 175,000
Blauman, George 100,000
Bleakley, G. Rogers .. 125,000
Bleier, Oscar 57,000
Bliss, Frank E. 900,000
Bloch, Harry 315,000
Block, Benjamin 500,000
Block, Max 75,000
Bloom, Benjamin 55,000
Bloom, Louis B..... 250,000
Bloom, Ralph..... 150,000
Blum, Richard 98,250
Blumberg, Abram M.. 71,000
Blumberg, Wm. L. ... 64,000
Blumenthal, Edwin .. 110,000
Blumenthal, Morton .. 55,000
Blumenthal, Ralph ... 82,000
Blumenthal, Sidney .. 110,000
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Bobb, Charles V. 423,500
Boesel, Albert G. 101,000

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Life Insurance and Annuities—a dream to be given effect in the common life of the masses resulting in supported and contented leisure in old age for *living people,* whether the buyer or beneficiary. In either role, they are the recipients of an enlightened self-interest, self-management and forethought.

Economic freedom—freedom of choice—is not for leisure necessarily, but possibly for even wider horizons in business. It is in defense of a practical, insistent tomorrow but all the while sentiment is woven in its fiber.

America must think in terms of the future, along a true, safe, secure, guaranteed path, with images and pictures fired by the high and lofty passion for financial independence. Not only for the pot of gold at the end of the rainbow but for what that pot of gold means—for the freedom of choice to do those things which we want to do; for the unfearful outlook upon the world as a place in which to live longer, and for the fact of longer life. Gold alone, as such, is for misers. Again, to translate that pot of gold into the beautiful things of life, not merely food, clothing and shelter, and yet not castles by the sea, but simple rest, peace, contentment, true happiness, freedom of thought and action.

"Money is not money, it is liberty." . . . "the glorious privilege of being independent," to make one free for life, not for death. If one needs it not, what harm has been done? If one needs it, a boon indeed! All of which must result in the American dream—Financial Independence. Ruthless time defeated by time. The tough web of fact unskeined through striving.

Proudly, we march forward, an army with banners, delivering exactly what was nominated and promised in the contract, dollar for dollar, word for word—*safety* and *security.*

The tremendous mass of public opinion is with us. Only one negative force can defeat us—inertia—the lack of energy and enthusiasm.

Ours is a "passion" and a system. Reverent hands and tender consciences have protected our good name.

Let us raise our selling technique to great heights comparable to the security of the contracts we sell, that have demonstrated through the years that they do deliver what has been promised.

Two and two still make four. If it is instructive to remember—REMEMBER '29! The past has been fine. The future will be glorious!

Advance, Army of Life Underwriters! Not in the dress of pomp, but with pride!

"It is the dawn, not the dusk!"

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Bonner, Clarence E... 100,000
Bonner, Paul H. 50,000
Bonwit, Paul J. 85,000
Bonynge, Albert W... 110,000
Bonynge, Clarence ... 75,000
Bookman, A. L..... 90,000
Borden, Lewis M. 100,000
Boschwitz, Carl 60,000
Boskey, Meyer..... 1,000,000
Bossert, Chas. V..... 250,000
Bossert, John 240,000
Bossi, Enea 50,000
Bostwick, A. C..... 50,000
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Bowe, William J. 75,000
Bowman, John McE..*2,260,000
Boyajian, John A. ... 100,000
Boyce, Arthur C. 50,000
Boyce, James 100,000
Boyce, Thomas L. 50,000
Boyd, Ray D. 120,000
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Bradley, Edson 100,000
Brady, Mrs. N. F..... 500,000
Brady, Samuel 102,000
Brady, W. A..... 70,000
Bragg, James E. 115,000
Brandeis, Walter H. . 100,000
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Breacher, Leo 50,000
Brecker, Louis J. 65,000
Bregman, Michael L. . 75,000
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Brennan, James F. .. 150,000
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Brooks, Samuel 50,000
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Brown, Franklin	50,000
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Brown, Luther	115,000
Brown, Robert Bruce..	55,000
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Bruns, Frank W., Jr..	50,000
Buchman, Julius	50,000
Bucki, Charles L.....	150,000
Buckner, Mortimer N.	260,000
Buckner, Samuel O....	52,000
Buckner, Thomas A. .	50,000
Buckner, Thos. A.....	230,000
Buegeleisen, Samuel ..	70,000
Buhrer, John D.....	120,000
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Bullard, Edward A. ..	90,000
Bungerz, Karl	50,000
Bunzel, Ernest	140,000
Burbenk, Reg., M. D..	75,000
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Burgess, Ward M.	160,000
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Burke, Walter A.....	100,000
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Bushman, Francis X. .	950,000
Bushnell, Carlos N. ..	61,880
Butler, Ralph S.	50,000
Butman, Luther M. ...	50,000
Buttenheim, Edgar J..	*350,000
Byoir, Carl R.	150,000
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Campbell, Edward P...	50,000
Campbell, Jr., Frank E.	1,000,000
Campbell, John P. ...	55,000
Campbell, John W. ...	75,000
Campbell, R. L.....	50,000
Canalizo, Eugene A. ..	111,000
Carden, George A.....	433,500
Carey, William F.	130,000
Carkner, James W. ...	50,000
Carlisle, Floyd L. over	3,000,000
Carlisle, Jay F.	100,000
Carlos, A.	100,000
Carlton, W. F.....	86,500
Carpenter, John F. ...	52,500
Carroll, John H.	50,000
Carroll, Ralph W.....	88,000
Carroll, Jr., W. M.....	85,000
Carter, Gale H.....	200,000
Carter, R. Franklin, M. D.	150,000
Casey, James E.	100,000
Catenoro, N. A.	75,000
Cave, Henry W.....	85,000
Cease, Nicholas W. ...	50,000
Cerf, L. A.....	260,000
Chadwick, William R.	125,000
Chaffe, Herbert A. ...	50,000
Chalif, Louis H.....	162,500
Chamberlain, E. W...	50,000
Chanin, Henry I.	*1,500,000
Chanin, Irwin S.....	*1,500,000
Chankin, Jas.	75,000
Cheney, Nelson W. ...	69,000
Cheney, Orion H.	100,000
Chiesa, Alex A.	123,000
Childs, S. S.....	60,000
Childs, Jr., Wm.....	50,000
Chrysler, Walter P.	about †5,000,000
Cipperly, John C.	50,000
Clapp, Charles E.	100,000
Clark, John Kirkland..	80,000
Clark, J. Williams....	50,000
Clark, Peter	75,000
Clark, William	60,000
Clarke, James I.	80,000
Clarkson, H. C.....	100,000
Clayton, W. Graham..	60,000
Clement, G. W., Jr. ...	65,000
Clews, Henry	50,000
Cobb, Irvin S.....over	50,000
Coblentz, Gaston.....	200,000
Coe, Wm. R.....	4,000,000
Coenen, Joseph	50,000
Cohen, Albert	100,000
Cohen Isaac	50,000
Cohen, Jack	62,000
Cohen, Jacob D.	60,000
Cohen, Louis	200,000
Cohen, Louis M.....	60,000
Cohen, Max	85,000
Cohen, Otto	50,000
Cohen, Paul T.	300,000
Cohen, William W. ...	255,000
Cohn, Louis A.....	50,000
Cohn, Minnie	50,000
Colby, Bainbridge.over	100,000
Colgate, James C.....	1,500,000
Collier, B. G.....	640,000
Collier, Wm.	100,000
Colman, Richard W. ..	50,000
Colvin, Charles H. ...	150,000
Cone, Moses H.....	110,000
Conheim, Richard	50,000
Content, Harry	75,000
Conway, Carle	517,500
Conway, W. Palen...	125,000
Cooley, Frederich B. ..	280,000
Cooper, M. L. B.....	125,000
Cooper, Oscar	50,000
Corbett, Robert S.....	50,000
Corcoran, Jas. A.....	75,000
Corday, Jerome C.....	220,000
Cornell, J. H.....	100,000
Corroon, Richard F...	50,000
Cort, John	50,000
Cortelyou, George B...	200,000
Cosden, Eleanor	157,000
Cosden, Joshua (f) ..	2,804,000
Cosman, Jack T.	50,000
Costello, Clarence V. .	53,000
Cott, Delzon N.	50,000
Cowe, R. William....	275,000
Cowl, Jane	100,000
Cox, Wm. J. ..*over	1,500,000
Cramp, W. C., M. D..	100,000
Cravath, Paul D.....	50,000
Craver, Bates B.....	50,000
Crawford, Robert	100,000
Crehore, Austen B. ..	167,500
Crohan, Francis J. ...	125,000
Crohn, B. B., M. D....	50,000
Cromwell, W. N.....	86,000
Crouse, Huntington B..	100,000
Cuddeback, Steven G..	50,000
Culp, Geo. K. .....†	1,000,000
Cummings, W. H.....	65,000
Cunningham, Harry C..	50,000
Cunningham, William J.	50,000
Cuppia, Harome C. ...	210,000
Curie, Charles	150,000
Curry, John F.	405,000
Curtis, G. D.....	55,000
Curts, Boyd G.	75,000
Cushing, Henry D. ...	75,000
Cutting, R. Fulton...	120,000
Cuzzie, Emanuel	66,000
Dahlen, Henry	125,000
Daly, Paul G.....	150,000
Dalrymple, F. S.....	85,000
Dana, Chas.	100,000
Dannenberg, M.	100,000
Dash, Emanuel	50,000
Davenport, Stephen ...	50,000
Davey, Fred	65,000
Davey, Geo. F.....	75,000
Davidow, Melville	50,000
Davidson, J. H.....	50,000
Davis, Arthur N.	50,000
Davis, Britton	50,000
Davis, Charles H.....	100,000
Davis, G. Richard.....	340,000
Davis, John	50,000
Davis, John.....	100,000
Davis, Kenneth	50,000
Davis, Lawrence	100,000
Davis, Mortimer L. ..	1,500,000
Dawes, Hamilton M...	105,000
Dawley, Stephen A....	65,000
Dawson, Ralph	65,000
Dawson, William J. ..	95,400
Day, Joseph P.....*	3,250,000
Day, Horace L.....	60,000
Decant, Abel D.	50,000
De Hart, T. W.....	100,000
De Hart, W. F.....	100,000
deLima, Edward	†100,000
deLima, Elias A.....	† 50,000
deLima, D. M.....	50,000
De Marinis, Leopold...	130,000
De Marinis, Marino...	50,000
Dennis, Jr., H V. M.	50,000
Derecktor, Nathan ...	50,000
Derks, Ernest	100,000
DeSherbinin, A. C....	100,000
Dessau, A.	50,000
Deutsch, Howard	50,000
Deutsch, Percy L. ...	60,000
Deutschman, Dr. D...	100,000
Devereaux, Col. Frederick L.	175,000
Devillers, Yves	60,000
Diamond, Benj.	100,000
Diamond, Joseph H. ..	100,000
Dias, Emanuel	50,000
Dickson, Thomas	50,000
Diem, William E., Jr. .	50,000
Dier, Elmore	50,000
Di Giorgio, Joseph....*	1,250,000
Dillon, C. Douglas....	170,000
Dillon, Clarence	50,000
Dillon, Herbert L.	200,000
Dillon, T. J.....	*250,000
Dillion, Herbert L..over	6,000,000
Dimock, Harry F.....	50,000
Dingee, M. H....about	50,000
Dingee, John F.....	71,000
Dingee, W. J.....	110,000
Dinkelspell, Alfred ...	55,000
Dippel, Andreas	50,000
Distillator, Harry L. .	150,000
Distillator, Walter ...	50,000
Doelger, Peter	150,000
Doerr, Kuno.....	135,000
Doll, George	100,000
Dommerich, Alex. L. .	100,000
Dommerich, Louis W..	50,000
Dongan, Herbert	100,000
Dorb, Abraham	50,000
Dorson, Louis	100,000
Dos Passos, John R...	50,000
Douglas, R. D.....	50,000
Douglas, Walter	200,000
Dowling, Martin	145,000
Downey, Leonard	*150,000
Drake, Chas. W.....	95,000
Draper, George Otis...	50,000
Draz, Francis	55,000
Dreyfuss, Joseph	50,000
Droste, Charles F., Jr..	77,309
Droste, Chas. F....over	50,000
Druckman, Jacob	75,000
DuBois, L.	50,000
Dublon, Joseph H...	50,000
Ducas, Robert	1,200,000
Dull, Floyd N.....	85,000
Duncan, Stuart	150,000
Dunham, E. A.....	150,000
Dunlop, B. C.	200,000
Dunlop, John D.	250,000
Dunscombe, Geo. E....	60,000
Dunn, Harry	1,800,000
Dunnington, John H..	50,000
Dunscombe, Roger ...	125,000
Dupignac, Frank J....	50,000
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Elkan, Benno	100,000
Elkus, Abram I.....	50,000
Elliman, Douglas	300,000
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Elwood, Maurice V.	**125,000**
Emanuel, Dorothy	100,000
Emanuel, Victor	300,000
Emerson, Guy	200,000
Emmett, Edward	100,000
Emmett, Mary A.	100,000
Engel, David F.	50,000
Engelhardt, Nichalaus L.	137,000
Engelsman, Ralph G.	261,000
Englander, Benj. B.	100,000
Engle, Jacob	**75,000**
English, Wm. H.	**120,000**
Ensheimer, Charles	**100,000**
Ensher, Carnig H.	50,000
Eptein, Henry	**60,000**
Erhart, Wm. H.	**50,000**
Erickson, Frank	**400,000**
Erlanger, Sydney B.	65,000
Erlund, Frederick A.	50,000
Erstein, Moe	**700,000**
Escher, G. Edw.	**60,000**
Espenhain, Frank K.	**130,000**
Eubank, Gerald A.	**500,000**
Evans, George	**50,000**
Evans, Wm. C.	70,000
Exstein, Myron W.	**50,000**
Exton, Brudenell N.	77,500
Fairbanks, Wallace	**50,000**
Fairchilds, Charles S.	**100,000**
Fales, F. S.	**200,000**
Falk, Samuel	**100,000**
Falk, R. Tracy	50,000
Farber, Louis	89,912
Farkash, Sigmond	56,083
Farmer, Edward I.	50,000
Farnsworth, Philip	55,000
Faron, J. G.	**50,000**
Farquharson, Jessie	108,000
Farr, John	**250,000**
Farrelly, Stephen	**50,000**
Farrington, Parker	65,000
Fechtler, Casper	**50,000**
Feinson, Joseph	50,000
Feld, Spencer	55,000
Feldman, Herman	**200,000**
Fell, Henry F.	56,200
Fell, Herbert N.	**160,000**
Fellheimer, Alfred	65,000
Felsenthal, Herman	68,000
Ferguson, Frank	**50,000**
Ferguson, Walton	**100,000**
Fertig, Arthur	**100,000**
Fibel, Louis H.	**50,000**
Field, Crosby	50,000
Field, Julien A.	60,000
Field, Marshall, III .§	*5,500,000
Fields, Herbert (c) over	50,000
Fields, W. C.	**250,000**
Fife, Ross A.	60,000
Finkenberg, Edward	250,000
Finkenberg, Frederick	71,000
Finkenberg, Isidor	**250,000**
Finkenberg, Leo	77,000
Finkenberg, Leo	**250,000**
Finninger, Norman C.	100,000
Finsthwait, Frank	200,000
Fish, Charles J.	**50,000**
Fishel, Theodore	**250,000**
Fishell, A. A.	**50,000**
Fisher, Joseph L.	91,000
Fishkin, Samuel	**250,000**
Fishman, William I.	175,000
Fisk, Harry	61,850
Fisk, Harvey E.	**100,000**
Fisk, Pliny	**100,000**
Fleck, Samuel, Jr.	50,000
Fletcher, Roy E.	50,000
Fogler, Lillian M.	50,000
Fohs, F. Julius	**130,780**
Foote, Arthur J.	52,000
Force, Wm. H.	**60,000**
Ford, George E.	60,000
Ford, Joseph	50,000
Foreman, Edwin H.	*531,000
Forman, Irving	65,000
Forster, Charles	50,000
Foster, Fred P.	**50,000**
Fourton, Frank C.	65,000
Fowler, George, Jr.	58,000
Fowler, Thos. C.	60,000
Fox, Bertram	**50,000**
Fox, Henry C.	**200,000**
Fox, Wm.	*6,500,000
Fox, William J. ..over	*1,500,000
Frame, James A.	**55,000**
Franc, James J.	**102,000**
Francis, James E.	100,000
Francke, Ed. J.	**100,000**
Frank, Emile	**50,000**
Frank, Fritz J.....about	**200,000**
Frank, Sam	50,000
Frankel, Evan M.	**250,000**
Frankel, Jay	**75,000**
Frankel, Philip F.	**185,000**
Franklin, P. A. S.	**450,000**
Fraser, William	**50,000**
Frasier, Nelson R.	**52,000**
Freeman, Weldon	**50,000**
Freimark, Mitchell H.	**60,000**
French, Fred F.	**†1,000,000**
Frenkel, Isaac	52,500
Freudenheim, Milton	70,000
Frew, Walter E.	95,000
Friberg, Andrew	80,000
Fried, Allis S.	†1,000,000
Fried, William	68,000
Friedberg, Isaac	61,000
Friedberg, Millard J.	**50,000**
Friedeberg, Theo.	500,000
Friedlaender, William.	100,000
French, Leigh H.	**110,000**
Friedman, Henry C.	**50,000**
Friedman, I. H.	**55,000**
Friedman, Peter H., M. D. .....over	**150,000**
Friedman, S. S.	**50,000**
Friedman, Samuel	**75,000**
Friedman, Sigmund	**100,000**
Frost, Aaron V.	**150,000**
Fryberger, Philip S.	100,000
Furchgott, Leopold	**100,000**
Gadski, J. T.	**100,000**
Gahagen, Frederick M.	100,000
Gainsburg, I.	**750,000**
Gallard, B. .....about	**50,000**
Gallienne, Eva L.	60,000
Ganiard, Donald	**150,000**
Gans, Clarence L.	**60,000**
Gans, Levi L.	**50,000**
Ganz, William J.	55,000
Gardiner, Harry	**115,000**
Gardner, Herman	100,000
Garrett, Luther D.	**50,000**
Gates, Al.	***250,000**
Gates, Albert N.	60,000
Gates, Artemus L.	**150,000**
Geers, Arthur	100,000
Gelarie, Dr. Arnold J.	**115,000**
Gendar, Bertram E.	100,000
Gennerich, Henry W.	**125,000**
George, M. W.	**100,000**
Georges, Christian, Jr.	50,000
Gerli, Paolina	50,000
Gernnant, George	250,000
Gershel, George F.	55,000
Gersten, Louis	60,000
Gibbons, John	140,000
Gilfether, C. Harry	50,000
Gillen, Thomas J.	64,000
Gillespie, Louis C.	**110,000**
Gillies, Robert C.	**200,000**
Gillig, John G.	**50,000**
Ginsburg, Ben	100,000
Gintzlzer, Morris	227,000
Giroux, Guy E.	**50,000**
Giuliano, Peter J.	50,000
Glaser, Conrad	60,000
Gleason, James	**100,000**
Gleichman, H. H.	**50,000**
Glemby, Louis	110,000
Glenn, F. O.	50,000
Glenn, Joseph W.	77,000
Glidden, Jr., Nathaniel F.	**230,000**
Gluck, Ernest	140,000
Gluck, Julius	50,000
Glynn, Frederick K.	60,000
Goddard, Stanhope S.	168,000
Godfrey, Walter E.	88,000
Goelitz, Walter A.	70,000
Goetz, Arthur	170,000
Goetz, Benj.	**100,000**
Gold, Pual	57,428
Gold, Louis	330,000
Goldberg, Harry	130,000
Goldberg, Isidor	100,000
Goldberger, Morris F.	50,000
Goldberger, William	75,000
Goldman, Maurice L.	**100,000**
Goldring, David	105,000
Goldsmith, Irving E.	50,000
Goldstandt, F.	**80,000**
Goldstein, S. E.	**135,000**
Goodman, Maurice	100,000
Goodnow, David E.	65,000
Goodwin, Edward S.	†1,000,000
Goodwin, Geo. B. M.	**50,000**
Gordon, Merton G.	50,000
Gordon, Robert	50,000
Gosden, Freeman F.	150,000
Goslin, Julius	**500,000**
Gottfried, Elias	50,000
Gottlieb, Harry	**50,000**
Graham, Douglas	**50,000**
Graham, John	**55,000**
Graham, Laurence I.	50,000
Grammer, Nisbet	50,000
Granberry, E. Carlton	**330,000**
Grant, Rollin P.	**60,000**
Grant, Jr., Wm. T.	***984,000**
Grant, Sr., Wm. T.	**50,000**
Gratz, Isidor	**50,000**
Graubart, Philip	53,000
Greenbaum, Max..over	**500,000**
Greenbaum, Samuel	**50,000**
Greenberg, Samuel about	78,000
Greene, Earl L.	50,000
Greenfield, Frederick W. .....over	100,000
Greenhut, B. J.	**200,000**
Greenwald, Harold D.	*785,000
Gregg, Albert H.	**120,000**
Greve, William N.	†1,000,000
Grondahl, Joseph	**50,000**
Gropper, Oscar H.	250,000
Gross, Benjamin	**75,000**
Gross, Joseph	138,537
Grosvenor, William M.	50,000
Grote, John H.	**60,000**
Grynes, Jr., Arthur J.	**200,000**
Guberman, Louis	60,000
Guenther, Rudolph	50,000
Guest, Edgar A.	50,000
Guggenheimer, C. S.	**450,000**
Guggenheim, Max	**500,000**
Guinzburg, Victor	50,000
Gumbel, Horace S., Jr.	50,000
Gustin, Max	50,000
Guterman, L.	**150,000**
Gutman, Joseph	**80,000**
Gutner, Simon	67,000
Gutter, Samuel J.	**50,000**
Guy, John J.	100,000
Haas, Benj. F.	50,000
Haddock, Stewart	50,000
Hageman, Howard C.	50,000
Hale, Henry	**55,000**
Hale, William B.	50,000
Hall, Ferdinand	**50,000**
Hall, J. Elliott	450,000
Hall, John H., Jr.	50,000
Hall, John R.	**250,000**
Hall, Louis F.	125,000
Hall, V. S.	**225,000**
Hall, William E.	50,000
Hallagan, Simon E.	90,000
Hallagan, S. Edwin	50,000
Halle, Stanley	200,000
Halperin, Louis	75,000
Halpert, Joseph S.	50,000
Halsey, Benj. S.	100,000
Halsey, Cortlandt Van R.	200,000
Hammerschlag, G. W.	**70,000**
Hammond, Chas. E.	**50,000**
Harder, Victor A.	**60,000**
Hardin, John R.	**50,000**
Hardy, Jr., Charles	**110,000**
Hare, J. Montgomery.	**51,000**
Hargrave, Newell J.	60,000
Harper, Orlando M.	**300,000**
Harris, Jacob	85,000
Harris, Louis	50,000
Harriss, Richard	430,000

OCTOBER—
5TH ANNIVERSARY MONTH

FOR the Bankers National Life Insurance Company, October 5, 1932, marks another mile post in a record of spectacular development and sound growth.

That the Company has attained, within the short space of five years, its present standing among life insurance companies is a record worthy of achievement. That this remarkable growth has been of a healthy nature is evidenced by the fact that, out of 321 companies listed in Best's 1932 Life Rating Chart, Bankers National Life has the distinction of being the youngest among those given the highest rating of "A" (excellent). There is no speculation about a Bankers National Life policy—it can be sold with confidence—it can be bought with certainty.

This solid, fast-growing organization offers exceptional opportunity to live-wire agents—write to

BANKERS NATIONAL LIFE INSURANCE COMPANY

910 Bergen Avenue
JERSEY CITY, NEW JERSEY

R. R. LOUNSBURY, President
WM. J. SIEGER, Superintendent of Agencies

Harris, Wm. M..... 105,050
Harrison, A. E..... 135,000
Hart, Lorenz (c).over 50,000
Hart, Louis M. 50,000
Harty, William A. ... 55,000
Harvey, Ralph L. 100,000
Haskell, Charles N. ... 60,000
Hasslocker, John B... 50,000
Hastorf, Albert H., Jr. 100,000
Hatry, Harry A. 150,000
Hauser, Edwin 50,000
Havener, Charles E... 1,000,000
Hawk, Wm. S..... 200,000
Hayes, George I. 300,000
Hayes, Usal T. 50,000
Haynes, Benj. C. 125,000
Hays, Arthur Garfield. 200,000
Heald, Daniel A..... 200,000
Healy, Wm. P., M. D. over 100,000
Hecht, Aaron 700,000
Heckscher, James 80,000
Hedrick, Bayard M. .. 130,000
Heffernan, Mr. 50,000
Held, Max 80,000
Heller, William 189,000
Hellman, Carl R. 75,000
Hemphill, Albert W... 275,000
Hemphill, Clifford ... 1,000,000
Henderson, C. A..... 130,000
Henry, Robert E. 120,000
Henry, William H. ... 50,000
Herbach, Morris ..over 50,000
Herget, H. G..... *325,000
Herkimer, Bert S. 65,000
Herman, Leslie 50,000
Herrick, Walter 75,000
Hersch, David T. 57,000
Hersey, Charles A. ... 100,000
Hertzig, Charles 100,000
Hesslein, Max..... 300,000
Hetlich, Albert T..... 50,000
Heye, Carl 52,000
Heyl, Jacob 50,000
Heyman, Abraham.... 250,000
Heyniger, Ella K. 100,000
Heywood, Robert R. .. 50,000
Hickox, Charles R.... 50,000
Hicks, Nathan W. 50,000
Hight, Gordon L. 75,000
Hildick, Walter H. ... 60,000
Hill, Thomas 300,000
Hilles, Chas. D..... 1,000,000
Hillman, Joel 500,000
Hillman, Julian 150,000
Hillson, Max S. 75,000
Hilson, Edwin I. 100,000
Hinds, William L. 110,000
Hines, Walter D..... 50,000
Hinman, Louis S. 50,000
Hinton, John H..... 50,000
Hirsch, Isaac H. 50,000
Hirschfield, Jacob 50,000
Hirschland, Franz H. . 50,000
Hirshborn, Jos. H... 300,000
Hirsh, Leo H..... 250,000
Hobson, Richmond P.. †50,000
Hockmeyer, Clive E. .. 100,000
Hodgman, Charles A.. 50,000
Hodgman, George B... 50,500
Hodgrens, Thos. M.... 150,000
Hodgson, Caspar W. .. 100,000
Hodkinson, Wm. W.... 114,000
Hoeber, E. and Spring 100,000
Hoeltzer, W. C..... 60,000
Hoffman, E. F. 75,000
Hoguet, Robert L. 72,500
Hohnstonim, Ed. J.... 75,000
Holbein, Edgar A. ... 75,000
Hollins, F. C..... 100,000
Hollins, H. B..... 100,000
Hollins, H. P..... 1,000,000
Hollis, Roy C. 86,000
Holmes, Bettie F. 100,000
Holston, Ray C..... 100,000
Holzman, Asher 80,000
Hooper, Thomas D.... 110,000
Hopkins, Nath'l R.... 100,000
Horn, H. Schuyler 72,000
Horton, Harry L..... 50,000
Horton, James R. 100,000
Horowitz, Joseph 55,000
Horowitz, Louis J. ... 100,000
Horowitz, Louis J. ...†1,000,000
Houghton, H. S., M. D. 75,000
Houghton, William H. E. 50,000
Houston, H. C..... 100,000
Howard, Roy W..... 2,000,000
Howe, Arthur H., Jr.. 100,000
Howell, Louis Walker . 55,000
Howlett, James R. 140,000
Hoyt, James M. 3,175,000
Hubbard, Ralph H. ... 70,000
Hubbel, John R. 50,000
Hubshman, Louis 50,000
Huff, Perez F..... 350,000
Huffard, John B. 51,000
Humes, Augustine L.. 134,000
Hunt, Arthur K..... 250,000
Hunter, Francis T. ... 200,000
Hunter, Guy O. 375,000
Hupfel, Adolph G..... 50,000
Hurd, George F. 50,000
Husch, Herman 200,000
Hussey, Alexander I. . 2,103,000
Husted, Theo. I..... 50,000
Hutner, Bernie 325,000
Hutton, Edward F.... 200,000
Hutton, Franklin L.... 50,000
Hutton, Wm. D..... 100,000
Hyde, James H..... 100,000
Hyman, Abraham 64,000
Hyslip, Marc..... 100,000
Imbrey, S. Howard.over 100,000
Ingle, Arthur H. 100,000
Isaacs, Irving H. 100,000
Isaacs, Irving L..over 2,000,000
Isenstein, Otto 100,000
Israel, Achille F. 100,000
Ittleson, Henry 210,000
Jackel, Salo 85,905
Jackson, Herbert E., Dr. 50,000
Jackson, Samuel 100,000
Jackson, Willis K. 100,000
Jacobi, Harold..... 200,000
Jacobi, Sanford 250,000
Jacobs, Arthur C. 50,000
Jacobs, David 50,000
Jacobs, Samuel K..... 75,000
Jacobs, Sigmund 52,500
Jacobson, Gustave S... 50,000
Jacobson, Jos. C. 65,000
Jacobson, William C., M. D. 50,000
Jakobson, Louis 100,000
James, Harry 50,000
Janis, Elsie 50,000
Jeandheur, George J. . 50,000
Jenkins, Roy N..... 50,000
Jennings, Fred'k B... 250,000
Jewell, Walter H. 75,000
Jockin, William P. ... 65,000
Johns, W. Harry 63,000
Johns, Wm. H..... 175,000
Johnson, Arthur A.... 100,000
Johnson, George C. ... 85,000
Johnson, George F.... 50,000
Johnson, Dr. F. Elmer 150,000
Johnson, James F. 92,000
Johnson, John M. 80,000
Jolson, Al. .....over 250,000
Jolson, Albert 75,000
Jonas, Max 76,000
Jonas, Ralph 100,000
Jonasson, Joseph 70,000
Jones, Harry L. 200,000
Jones, C. Hyland..... 160,000
Jones, Marvin F. 100,000
Jones, S. H..... 60,000
Jordan, William W. .. 50,000
Joseph, Dave S. (g) about *1,100,000
Joseph, Michael 400,000
Josephson, Louis..... 115,000
Josias, Herman 125,000
Judd, Orrin R..... 65,000
Julbe, Vincente M.... 122,000
Jung, C. R..... 105,000
Kahn, Arthur 70,000
Kahn, Bernard 150,000
Kahn, Harry 99,000
Kahn, Joseph 105,000
Kahn, Louis 150,000
Kahn, Samuel 150,000
Kaiser, Gordon H. 75,000
Kallet, Joseph S. 125,000
Kalmanoff, Joseph 183,000
Kalt, Isidore M. 50,000
Kaplan, Jack *1,600,000
Kaplan, James 60,000
Kaplan, Mordecai M. . 50,000
Kaplan, Samuel M. ... 100,000
Karmel, Ralph R..... 50,000
Karsch, S. 64,000
Kassler, Louis 52,500
Kaufman, Edwin G.... 130,000
Kaufman, Herbert ... 1,000,000
Kaufman, L. R., M. D. 100,000
Kaufman, Oberleden .. 250,000
Kaufmann, Max 100,000
Kaupe, Johnnes, H. W. A. 100,000

Prospects for Producers without charge

THE increase in paid for production enjoyed by Postal National Life Insurance Company is proof of the efficiency of its methods. The policy of supplying interested prospects to agents has been a signal success and as we approach our third anniversary, plans are being made to enlarge this service.

For men in the field who have a record of production we offer:

1. Prospects without cost to the agent.
2. Up-to-date policy contracts including Life Income, Family Income and Retirement Annuities.
3. Waiver of Premium and Disability Income.
4. Improved general agency contracts.
5. Accessibility of Home Office.

IF you are located in New York or New Jersey and **are unattached**, an unusual opportunity is offered through a general agency connection.

Write
M. J. Denda
Manager of Agencies,
for full particulars

Postal National
Life Insurance Company of America
Arthur Jordan
President
511 Fifth Avenue New York City

Kearton, Cuthbert E... 52,500
Keeler, Lansing 55,000
Kehaya, Ery *1,250,000
Keily, Cornelius J. 50,000
Keller, Hugo P., Jr. ... 100,000
Kelley, Don M. 90,000
Kellog, Gordon..... 85,000
Kelly, Arthur W. 50,000
Kelly, Edward B. 50,000
Kelly, William D. 50,000
Kempner, S. Marshall. 50,000
Kendall, Messmore 325,000
Kennard, Edward 61,000
Kennedy, David E. ... 50,000
Kennedy, Edward 75,000
Kennedy, James, Jr. .. 192,355
Kennedy, John 100,000
Kent, Maurice 68,100
Kenton, Sidney F. 55,000
Keppet, Howard 50,000
Kerley, Chas. Gilmore 170,000
Kern, Edward E. 75,000
Kern, Frank P. 50,000
Kerrigan, Arthur 200,000
Kessler, James M..... 100,000
Kessler, Michael 50,000
Kertscher, Edward 70,000
Kertscher, Theodore .. 95,000
Ketcham, William T. . 100,000
Keys, Clement M. 100,000
Kiel, August 50,000
Kies, William S. 62,500
Kilpatrick, James L... 79,000
Kimball, Walter C. & Kincaid, Frederick ... 100,000
Kimball, Walter F.... 150,000
Kinberg, Benj. A. 55,000
King, Henry 50,000
King, Herbert R..... 50,000
King, John J..... 100,000
Kingsley, Darwin P... 147,000
Kittel, Ernest G. 50,000
Kleeman, Arthur S. ... 100,000
Klein, Anna 50,000
Klein, Benj. W. 120,000
Klein, Harry 50,000
Klein, Henry *735,000
Klein, Joseph 50,000
Klein, Leo 100,000
Klein, Theo. 100,000
Klein, Sidney J. 50,000
Klitz, Robert H..... 100,000
Klugman, Herbert 100,000
Knapp, Henry K..... 50,000
Knauth, Walter N.... 250,000
Kneeland, Yale 50,000
Knight, Alfred 50,000
Knight, Charles 200,000
Knoblauch, Charles E.. 85,000
Knoedler, Ed. L..... 205,000
Koch, Isidor..... 500,000
Kohnstamm, Lothair S. 50,000
Kollman, Herman 75,000
Korn, Daniel 50,000
Korn, Fannie M. 100,000
Kossar, Max 200,000
Kosch, Harry G..... 200,000
Kotzen, M. M..... 120,000
Kountze, Herman D. .. 200,000
Kramer, Jules 50,000
Krass, Nathan 50,000
Kresel, Isadore J..... 1,000,000
Kreshover, J. S..... 50,000
Kress, Samuel ...over 50,000
Kriedel, Martin M..... 50,000
Kriedel, Samuel 100,000
Krohn, Stanley M. ... 52,000
Krohnberg, Samuel ... 50,000
Kroll, Cornelius 100,000
Krom, Edwin H.....*1,280,000
Kronberg, Louis 100,000
Kronberg, Samuel ... 100,000
Krumdieck, Charles L.. 100,000
Kugelmass, Isaac N. .. 100,000
Kuhn, Isaac..... 53,000
Kuttroff, Adolph 50,000
Lage, Frederico..... 300,000
Laidlaw, Alexander ... 250,000
Laing, David A. 50,000
La Monte, George 50,000
Lampe, H. F. 50,000
Lamson, Horace H.... 51,000
Landes, John S. 55,000
Landesco, Alexander... 60,000
Lane, Frank L..... 100,000
Lane, Mervin L..... 100,000
Lang, George W. 60,000
Lang, Joseph E. 65,000
Largey, M. S..... 100,000
LaRocca, Anthony C.. 100,000
Larrabee, Benj. E. .. 70,000
Lasky, Jesse L.....*5,000,000
Latz, Edwin K. 52,500
Lauinger, George 63,000
Lauterstein, Benj. 131,250
Lauterstein, Leon 50,000
Law, Frederick H. ... 95,000
Lawrence, Effingham.. 129,000
Lawrence, W. W..... 75,000
Lazo, Antonio 280,000
Leahy, Daniel T..... 50,000
Leary, Frederick J.... 225,000
Le Boutillier, Philip .*2,000,000
Ledermann, Frank ... 100,000
Lefcourt, A. E....over 1,000,000
Lefkowitz, Daniel M.. 75,000
Lehman, Herbert H. .. 110,000
Lehrer, Max M..... 175,000
Lemkuhl, Charles A. .. 55,000
Lenhart, Chas. G. 50,000
Lennon, Thos. F. 76,330
Leon, Walter 65,000
Leonhardt, Frederick H. 65,000
Leslie, James 50,000
Leslie, Robert L. 100,000
Leslie, Warren 250,000
Leslie, Warren, Jr. .. 66,500
Leterman, Elmer *500,000
Levi, Arthur D. 100,000
Levi, Hilda D. 100,000
Levi, Philip J..... 450,000
Levy, Alexander J. ... 190,000
Levy, Arthur A. 54,000
Levy, Benj. 50,000
Levy, Edward D. 50,000
Levy, Felix 117,000
Levy, Jacob 200,000
Levy, John 100,000
Levy, Jules 100,000
Levy, (Morris 65,000
Levy, Moses 250,000
Levy, Myron 100,000
Levy, Myron B. ..over 500,000
Levy, Nathan 200,000
Levy, Nathaniel 50,000
Levy, Morris 65,000
Lewis, Howard 50,000
Lewis, Richard 50,000
Lewis, L. S..... 59,500
Lewis, Morris 64,500
Ley, H. A..... 170,000
Ley, Fred'k T.....over 250,000
Libaire, Henry A. 75,000
Lichtenburg, Bern. ... 50,000
Lichtenstein, Julius .. 50,000
Lichtman, Alexander.. 80,000
Light, Norbert D..... 100,000
Lilley, Clifford A. ... 4,125,000
Lindemeyer, Fritz 600,000
Linder, William 50,000
Lindo, Cecil V. 100,000
Lindquist, John A. 75,000
Linsky, Benj. 50,000
Lippman, Wm. 90,000
Liptak, A. Buckley... 50,000
Lissey, Bernard 60,000
Litchfield, Electus D.. 120,000
Littell, Robert 100,000
Little, Arthur W. 473,500
Little, Raymond D. ... 70,000
Little Winslow 60,000
Littmann, Morris 150,000
Littwitz, Walter C. ... 71,000
Livermore, Jesse L. .. 600,000
Lober, Louis 250,000
Lober, Morris 250,000
Lobsitz, S. 100,000
Loeb, Carl 100,000
Loew, David L. 100,000
Lohse, Charles 121,000
Lopez, Vincent 70,000
Lorie, Edgar J..... 200,000
Loth, Henry A..... 200,000
Louch, Walter G. 100,000
Louria, Alex. L. 100,000
Love, Harry I..... 100,000
Lovejoy, Thos. E. 100,000
Lovell, Ross M. 55,140
Low, Seth 100,000
Lowe, Joe 250,000
Lowenfeld, Pincus ... 130,000
Lowenfield, Isaac 102,000
Lowthian, Walter E. . 50,000
Lozier, H. A..... 100,000
Lubin, Herbert 400,000
Lucas, Gene 131,000
Luchow, Aug. F..... 60,000
Ludington, Elliot K... 100,000
Ludwig, Arthur I. ... 50,000
Lufkin, Chauncey F... 50,000
Luke, A. K..... 117,500
Luke, David L..... 150,000
Luke, James L..... 90,000
Luke, William G. 225,000
Lustig, Henry 125,000
Lutrin, Louis 100,000
Lyon, John D..... 70,000
Lyon, John H..... 69,712
Lyon, Walter 300,000
Maaloe, Frederick W.. 52,000
Mabbett, Fred A. 50,000
MacDuffie, Rufus L... 65,000
MacFadden, Bernarr... 1,000,000
Mack, Hugo S..... 50,000
Mack, J. H..... 150,000
Mack, Lawrence W. .. 50,000
Mack, Sam 50,000
Mackay, Clarence H... 2,000,000
Mackay, George D..... 50,000
Mackay, Joseph 50,000
Macnamee, Daniel ... 80,400
Macy, Carleton 50,000
Maddox, William J. .. 100,000
Magnus, Percy C.(e) about *195,000
Mahone, George S..... 260,000
Makley, John F..... 107,500
Mallett, Guy C. 50,000
Maloney, Peter, Jr. .. 50,000
Mandel, Henry *2,200,000
Mandelbaum, Harris .. 100,000
Mandle, Urie F..... 80,000

Manley, Sidney A. 85,000
Manne, Samuel 400,000
Manton, Martin T..... 240,000
Manville, H. E..... 100,000
Marconi, William 750,000
Marcus, Abraham 100,000
Marcus, Bernard K.... 1,010,000
Margulies, Irv., M. D. 75,000
Marino, Frank F. 53,000
Markert, Russell E. ... 150,000
Markey, Richard 55,000
Markin, Morris 50,000
Marks, Martin D. 50,000
Markthaler, Theo. H... 85,000
Mars, John B..... 60,000
Marsching, J. H..... 100,000
Marshall, Warner 50,000
Marston, Edgar L.... 1,500,000
Marston, Hunter S.... 350,000
Marston, Russell 200,000
Martin, Michael J..... 100,000
Marx, Laurence...over 2,000,000
Marx, Lawrence 150,000
Marx, Leonce.....*1,000,000
Marx, Louis 50,000
Mathews, Joseph 200,000
Mathews, William K. . 50,000
Matteson, Leonard J. . 70,000
Maxwell, Henry L.... 100,000
Mayer, Jerome 75,000
Mayer, Benj. W. 100,000
Mayer, Charles 150,000
Mayer, Sidney L..... 150,000
Mayers, Sylvester 240,000
Mayor, Joseph B..... 50,000
Mayper, H. M..... 234,000
Mazur, Paul M. 250,000
McAleenan, Arthur .. 100,000
McAleenan, Donald ... 100,000
McAleenan, John S.... 50,000
McAleenan, Kenneth.. 50,000
McAleenan, Henry ... 100,000
McAlpin, Charles W... 50,000
McAlpin, Edward A... 250,000
McAndrews, Thos. F... 100,000
McBride, Karl R. 73,000
McBurney, Charles ... 75,000
McCabe, Frank J. 75,000
McCall, John C..... 100,000
McCormack, John 1,000,000
McCormack, Wm. J. . 330,000
McCormick, Edward .. 65,000
McCreery, H. F..... 100,000
McCrorey, John G..... 145,000
McCullough, Hall 50,000
McCullough, Willis G.. 225,000
McCurdy, Gilbert J. C. 65,000
McDermott, Jas. A. .. 110,000
McDonald, Edwin J. .. 50,000
McDonald, Frederic .. 100,000
McDonald, Wm. P. ... 350,000
McFalls, Robt. B. 50,000
McGauley, Frederick F. 75,000
McGivena, Leo E. 50,000
McGlaughlin, John P.. 100,000
McGovern, Frank E. .. 125,000
McGuirk, John J. ....†1,000,000
McGuirk, Wm. E. about 450,000
McGunigle, Charles F. 100,000
McKee, Thomas M.... 500,000
McKesson, Jr., John.. 50,000
McKey, William 50,000
McKillip, Burlin G. .. 75,000
McLaughlin, R. G..... 50,000
McMahon, E. M..... 275,000
McMahon, John J., M. D. 55,000
McManus, Chas. E. ... 150,000
McMasters, Roy H..... 75,000
McMullen, A. 50,000
McNaught, James 100,000
McNeill, Oxford 50,000
McNulty, Frank J. .. 100,000
McPherson, Walter S.. 145,000
McQuarters, A. J..... 225,000
McQuillin, John P. ... 50,000
Meadoff, Abraham S.. 50,000
Mears, Robt., Jr. 50,000
Meeker, L. H..... 1,000,000
Meinhard, Henry S... 140,000
Mellick, Roger D. 180,000
Melniker, Jacob J..... 125,000
Melville, Ward 340,000
Menken, Stanwood S. . 75,000
Meracdante, Jos. 125,000
Merber, Joseph 50,000
Mershon, Claude A. .. 52,500
Meseck, Joseph F..... 220,000
Mesirow, Nicholas S... 50,000
Mesmer, Louis F. 100,000
Messier, Geo. A. 50,000
Metz, Herman A..... 500,000
Metzger, Howard E. .. 61,000
Meyer, George G..... 100,000
Meyer, Jacob S..... 100,000
Meyer, Jacques 75,000
Meyer, Jos. G. 75,000
Meyers, Harry 146,000
Meyers, Samuel 90,000
Michaelis, Herbert 50,000
Michaels, Samuel 50,000
Michilove, Dan 50,000
Michton, Morris 50,000
Migel, Julius A. 50,000
Milbank, Dunlevy 300,000
Milburn, John G...over 50,000
Miles, Frederick V. ... 60,000

SERVES IN MANY WAYS

New York, July 9, 1932.

Editor, The Spectator:

During my thirty years of active business, the life insurance which I carry has served me in many ways. Knowing that my dependents were protected gave me freer mind in making deals. In other words, I could go out farther on the limb in some speculative or investment deal due to this factor. Second, I have found that bankers feel better secured if one's life insurance is sufficient to offset one's borrowings. No banker wishes to run the risk of taking the responsibility of running a client's business after his death. Ofttimes the very essence of security lies in the borrower living, and unless a bank is protected with life insurance, it creates quite a problem to liquidate a man's obligations, unless this protection is afforded.*

A. E. DURAN.

[*$484,000.]

Miller, Arthur F. 66,500
Miller, Edward C..... 50,000
Miller, G. N., M. D... 50,000
Miller, Nathan J. 75,000
Miller, Wisner 100,000
Millman, Abraham ... 100,000
Millstein, Harry M.... 200,000
Milne, Gordon 50,000
Mindheim, Max 50,000
Minsch, William J. ... 50,000
Minshall, Rob't 950,000
Minton, G. M..... 125,000
Mitchell, Charles E.... 1,500,000
Mitchell, Lucien C.... 150,000
Mitchell, O. M..... 50,000
Mitchell, Sidney Z. ... 100,000
Mitler, Herbert W. ... 75,000
Moffett, George M.... 750,000
Moffett, James A..... 500,000
Mohlman, Geo. A. 102,000
Mohr, Wm. L...about 65,000
Molleson, Geo. A. 50,000
Monsky, J. 263,000
Montgomery, Leland.. 55,000
Moore, J. Clifford.... 50,000
Moran, Edmond J. ... 56,000
Moran, Engene F. about *235,000
Morgan, Daniel H..... 50,000
Morgan, E. D..... †50,000
Morgan, Frank W. ... 200,000
Morgan, James J..... 150,000
Morgan, Helen..... 50,000
Morgan, W. D..... 50,000
Morgenbesser, Dr. H... 60,000
Morgenthau, Henry .. 225,000
Morgenthau, M. 150,000
Morrell, Ralph P. 50,380
Morris, Arthur J..... 600,000
Morris, Howard 100,000
Morrison, A. R..... 75,000
Morron, John R..... 170,000
Morse, Daniel P..... 200,000
Morse, Walter G..... 75,000
Mortimer, Richard ... 100,000
Moseley, George R.... 450,000
Mosler, Arthur R..... 50,000
Moss, Benj. S. 60,000
Moss, L. N..... 60,000
Motley, Arthur H..... 50,000
Motley, Thornton N... 220,000
Mouckel, Louis Chas. . 75,000
Mudge, Chas. E. 70,000
Muelberger, Walter .. 100,000
Mulford, Roy M. 60,000
Munford, Lewis J..... 52,000
Munkittrick, M. T., M. D. 85,000
Munro, W. Stanley, Jr. 100,000
Murdock, John J. 50,000
Murnane, Geo. F. 50,000
Murphy, Grayson 50,000
Murphy, Walter J. ... 50,000
Murray, Edwin C. ... 50,000
Murray, Geo. 65,000
Murray, Timothy H. .. 65,000
Muschenheim, Frederick 75,000
Myers, Alfred S..... 250,000
Myers, Allen F. 110,000
Myrick, Julian S..... 250,000
Naftzger, Ernest W. .. 50,000
Nalanson, Max N. ... 1,500,000
Narelle, Reginald G. .. 50,000
Nast, Max 75,000
Nathan, Benj. 75,000
Nathan, Jacob 77,500
Nathan, Joseph 50,000
Neary, John F. 212,000
Neff, Peter A. 71,500
Neiger, James 100,000
Nemeth, John 100,000
Nestler, Edwin J. 75,000
Neumaier, Eugene 100,000
New, Gabriel B..... 75,000
Newcombe, I. B..about 150,000
Newcorn, S. 50,000
Newell, Clarence D. .. 100,000
Newman, Henry 100,000
Newman, Samuel 55,000
Newman, Stephen 130,000
Newman, J. K..... 500,000
Newmark, Samuel F... 75,000
Newmyer, Alvin 150,000
Newton, Maurice 100,000
Neybauer, Fred H. ... 75,000
Nichols, Ann 300,000
Nichols, Charles W. .. 200,000
Nichols, James E..... 100,000
Nichols, William H. .. 50,000
Nicklas, Chas. A. 110,000
Niles, Frank A..... *500,000
Nolan, John J., Jr. ... 100,000
Nordlinger, Gerson ... 80,000
Norman, Edward A. .. 100,000
Norton, Harold 75,000
Noyes, Charles F. about *2,000,000
Nowman, Bradford, Jr. 100,000
Nussbaum, Jos. 55,000
Oakley, Burford S.... 50,000
Oberdorfer, Jonas L... 85,000
O'Brien, John P..... 50,000
O'Brien, Morgan J.... 200,000
O'Brien, Laura 175,000
O'Connell, Daniel T. .. 1,200,000
O'Connell, Vincent ... 80,000
Ochs, Adolph S..... 500,000
O'Donnell, Geo. K.... 2,300,000
Ogden, Geo. 100,000
Oggiano, Ralph 62,500
O'Gorman, James A. . 50,000
Ohrstrom, Geo. L. 100,000
Oishei, John R. 200,000
Oler, Wesley M..... 50,000
Oliver, Herbert G. 75,000
Oliver, James 50,000
Oliver, Thomas E..... 80,000
Olson, John A. 51,000
Olvany, William J. .. 100,000
Olwell, Lee E. 100,000
Ong, D. G. 50,000
Opitz, Charles F. 50,000
Opitz, Henry R. 79,000
Opitz, John 69,000
Oppenheim, Chas., Jr.. 100,000
Oppenheim, Paul 60,000
O'Reilly, Thomas J... 160,000
Orgain, Roy 69,190
Ortenberg, Adolph ... 100,000
Orvis, Schuyler 150,000
Osborn, Alexander F.. 102,570
Osborn, A. Perry..... 220,000
Osborn, D. M..... 80,000
Osborne, Dean C. 215,600
Osgood, J. C..... 165,000
O'Shea, J. Edmund ... 100,000
Osterwald, Albert O... 112,500
Ott, John A. 54,000
Outerbridge, E. H. over 200,000
Owell, Lee 500,000
Owen, William 50,000
Packer, Frank M. 50,000
Pagenstecher, A. 50,000
Paige, E. W..... 130,000
Paine, R. G..... 70,000
Paley, Archie 100,000
Palitz, Clarence Y. ..†1,000,000
Palitz, Samuel 150,000
Pannill, Fitzhugh C... 50,000
Parker, Lindsay R. .. 90,000
Parks, Elton 50,000
Parson, Hubert T. ... 75,000
Parsons, Argyll R. ... 88,900
Parsons, Harold C. ... 50,000
Partos, Dr. Nicholas C. *3,000,000
Paskus, Benjamin 100,000
Pasternak, Harry 51,500
Paterno, Chas. V. 50,000
Paterno, Joseph.....*1,300,000
Paterno, Michael E. .. 75,000
Paterson, Benj. K..... 50,000
Paterson, R. W..... 75,000
Patterson, Morehead .. 50,000
Patterson, R. 425,000
Patterson, Rufus L.... 250,000
Patterson, Stuart H... 60,000
Patton, Arthur J. 165,825
Pattullo, Geo. R. 50,000
Paulsen, Paul W. 100,000
Payne, Donald 65,000
Peacock, A. B..... 100,000
Peabody, Dudley 100,000
Peale, Rembrant 100,000
Peale, Rembrandt, Jr.. 125,000
Pearsall, T. W..... 110,000
Pearson, A. C..... 343,140
Peck, Henry C..... 80,000
Peck, Herbert R..... 50,000
Peck, Samuel W..... 50,000
Peffer, Henry I. *1,060,000
Peelle, Henry E..... 250,000
Peet, W. Creighton... 50,000
Pels, Walter 115,000
Pelzer, B. Henry..... 150,000
Pelzer, Frederick 100,000
Penney, Jas. C. 160,000
Penney, James C. *2,830,000
Perara, Leonella 50,000
Perkins, C. Lawrence. 50,000
Perls, Martin 60,000
Pfizer, Charles 100,000
Philbin, Hugh F. 252,000
Philbin, J. H. 200,000
Phillips, A. R. 55,000
Phillips, Henry H. 70,000
Phillips, David L..... 50,000
Phillips, John S..... 56,000
Phillips, Wm. A..... 100,000
Phinney, Albert J. .. 55,000
Pieper, Alphonse F. .. 130,000
Pieper, Oscar H. 137,000
Pierce, Walter L..... 94,000
Pierson, Leon D. 77,000
Pinkus, Fred S..... 200,000
Pitcher, James R..... 50,000
Pinto, Jos. 62,000
Platt, Harry A..... 75,000
Platt, Harry C..... 100,000
Platzek, M. W..... 50,000
Plaut, Edward 350,950
Plant, Herman 140,000
Plaut, Leopold 60,000
Plumer, B. A..... 500,000
Poll, Dr. Daniel..... 100,000
Polachek, Victor H. .. 104,000
Pollitz, Jr., George S.. 250,000
Pollock, Isaac 60,000
Pollock, Julius 50,000
Pomeroy, Eugene C. .. 100,000
Pomeroy, Geo. L. 50,000
Ponzio, Jas. J. 100,000
Poor, Edward E. 50,000
Pope, Generoso 112,000
Popper, Harry J. 130,000
Porter, Arlington W.. 50,000
Portugal, Isidor 65,000
Posen, Daniel 50,000
Post, Fredk. H. 50,000
Potter, E. C..... 100,000
Potter, Wm. C..... 250,000
Potts, William B. 142,000
Powell, Richard R. B.. 50,000
Powell, Stephen A. .. 50,000
Powers, George A. ... 53,000
Powers, Walter H..... 50,000
Pratt, Charles M..... †50,000
Pratt, H. L..... 500,000
Pratt, John T., Jr. .. 50,000
Pratt, Harold T..over 1,000,000
Pratt, Geo. D.....over 500,000
Pratt, Richardson 175,000
Price, David 90,000
Priddy, Lawrence 250,000
Prince, Dr. Howard L. 81,000
Proctor, Fred'k F..... 100,000
Proctor, Jr., Fred'k F. 100,000
Propper, Leo 350,000
Pulsifer, N. T..... 100,000
Pusey, W. W..... 100,000
Putnam, Jr., H. W.... 65,000
Qualey, Ethel D. 50,000
Quantrell, Ernest E. .. 50,000
Quimby, John G..... 50,000
Rabinovich, Frank ... 130,000
Radley, John J..... 75,000
Rafalsky, Mark 50,000
Rafsky, C. S..... 110,000
Ranck, Paul S. 100,000
Rand, Geo. F. 75,000
Rand, Geo. F., Jr. ... 50,000
Randall, Carl N. 50,000
Raphael, Michael 59,000
Rash, Chas. 91,000
Rasseta, Ed. L....over 100,000
Rathbone, J. Arnot ... 235,000
Ray, Chas. E. 100,000
Raymond, Irving E... 1,000,000
Read, Bayard W. 50,000
Read, Wm. A., Jr. ... 100,000
Ream, Robt. C. 75,000
Reamer, J. M..... 50,000
Reck, Amzi G. 50,000
Recknagel, J. H..... 85,000
Reed, Ralph 84,380
Reed, Carroll W..... 126,000
Regensburg, Mortimer 112,500
Reich, Alexander 90,000
Reichman, Reginald .. 50,000
Reid, Armour D. 100,000
Reid, Leon 100,000
Reilly, Chas. F. 100,000
Reinach, Maurice 60,000
Reinach, Udo M. 123,000
Reinenman, Bernard . 50,000
Reiner, Samuel..... 125,000
Reingold, Phil. 75,000
Reis, Arthur 1,750,000
Reiss, Chas. 50,000
Reiss, Jacob M..... 75,000
Rennie, Robt. 82,000
Rentner, Harry 67,417
Rentschler, Gordon S. 50,000
Renwick, Howard G. .. 80,000
Resor, Stanley B. *1,885,830
Reuben, Milton H..... 63,000
Reuter, George P..... 50,000
Reyburn, Samuel W... 125,000
Reynolds, De Witt C... 70,000
Reynolds, Wm. H..... 485,000
Rhoades, Theo. E. 160,000
Riach, A. H..... 50,000
Rice, Bertram 75,000
Rice, I. G..... 50,000
Rice, Irving W..... 75,000
Richards, Fred L. 100,000
Richman, Harry 1,000,000
Richter, Daniel 200,000
Ridgway, Ivison B. .. 100,000
Rie, Paul A. 85,000
Ries, Arthur 1,750,000
Rieser, Willy 50,000
Ripin, Maurice B..... 250,000
Ritchey, Jas. V. 52,000
Ripin, Seymour H..... 200,000
Risley, John E..... 50,000
Ritter, H. H., M. D... 50,000
Robeson, Geo. W. 70,000
Roberson, W. B..about 165,000
Roberts, Lewis 100,000
Robertshaw, G. A. over 200,000
Robinson, Bernard ... 50,000
Robinson, E. Boykin.. 90,000
Robinson, Harry E. .. 175,000
Robinson, Harry A.... 50,000
Robinson, Nelson 100,000
Robinson, Thomas A.. 250,000
Roche, Valentine L. . 55,000
Rocker, Louis P. 55,000
Rockefeller, John D... 50,000
Rockefeller, Percy A.. 3,000,000
Rockmore, Elias L. .. 60,000
Rockwell, B. 121,600
Rockwell, Marguerite A. 50,000
Roden, Percy 203,000
Rodesk, Louis 72,000
Rodgers, Richard B.(c) over 50,000
Rogers, Gustavus A... 200,000
Rogers, Charles R.... 300,000
Rogers, Jr., H. H..... 1,500,000
Rogers, Saul E..... 60,000
Rogosin, Israel 100,500
Roland, Gilbert ..over*1,000,000

"I consider life insurance one of the best investments that I have ever made." ($225,000).

E. G. GRIGGS
Tacoma, Wash.
July, 1932

Strength — Stability — Safety and progress — The CANADA LIFE Established 1847

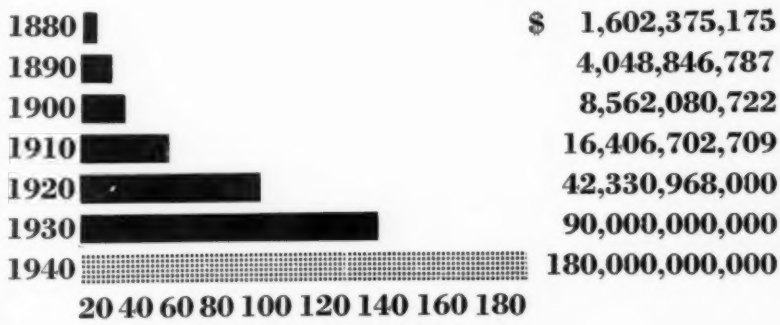
Romberg, Sigmund ..	50,000
Ropes, Charles	100,000
Roseberg, Heyman ...	100,000
Rosen, A. H.....	150,000
Rosen, Walter T.....	500,000
Rosenbaum, Sol. G....	1,000,000
Rosenbaum, William ..	75,000
Rosenberg, Isadore G..	65,000
Rosenberg, Max	50,000
Rosenberger, Carl	50,000
Rosenblatt, Louis C. ..	100,000
Rosenbluh, Louis	50,000
Rosenfeld, Adolph ...	50,000
Rosenfield, Hugo	50,000
Rosenstein, Nettie ..	50,000
Rosenthal, A. S.....	50,000
Rosenthal, E. C.....	100,000
Rosenthal, Emanuel....	250,000
Rosenthal, Joseph	80,000
Rosenthal, Mark	50,000
Rosenthiel, Louis	600,000
Rosett, Max	60,000
Rosoff, Samuel	75,000
Ross, Albert	55,000
Rossell, Harry S.	110,000
Rossi, Cecil	100,000
Rossiter, Edward L...	100,000
Roten, Julius F.....	250,000
Rothafel, S. L. (Roxy)	401,200
Rothenberg, Fred N.	85,000
Rothfarb, Samuel	50,000
Rothschild, Harry S...	100,000
Rothwell, J. M.....	70,000
Roulston, Thomas H..	300,000
Royle, Joseph	75,000
Rubin, Max	85,000
Rubino, Gabriel	50,000
Ruffalo, John B.	50,000
Rukeyser, Lawrence ..	75,000
Rumbles, Arthur R. ..	50,000
Ruppert, Jacob	†50,000
Ruppert, Jr., Jacob...	†50,000
Rusch, Adolph	100,000
Russell, Frank	98,789
Russell, Franklin	50,500
Ruth, Frederick S.....*2,425,000	
Ruth, George H. (Babe)	500,000
Ruttern, Frank	65,000
Ryan, John N.....	50,000
Ryan, Matthew W. ..	100,000
Sabey, Harold	300,000
Sabin, C. H.....	600,000
Sack, Isidor	58,000
Sackett, Walter	65,000
Sadseca, Henri	292,550
Saddlemire, Harold ...	65,000
Saenger, Walter	475,000
Saks, Isadore	150,000
Saks, Simon.....	300,000
Salerno, Albert	80,000
Salisbury, Bert E. ...	100,000
Salmon, Adolph H....	60,000
Salomon, Albert	50,000
Salomon, Alfred V. ..	61,000
Saltzman, Louis H. ..	50,000
Salvin, Paul	100,000
Salvin, Sam	50,000
Saltzer, Harry J.....	110,000
Sams, E. C.....	100,000
Samuels, Charles	200,000
Sandzen, Sigurd C. ..	100,000
Sansom, William	50,000
Sapiro, Aaron L..over	50,000
Sarg, F. A.....	750,000
Sarner, Hegman	50,000
Sartorious, Earl	55,000
Susseen, R. A.	150,000
Sassen, Geo. T.	105,000
Satz, Bert H.....	225,000
Saul, Julius	78,655
Saul, Lester J.....	50,000
Saunders, Albert D...	65,000
Sautterm, Carl M. ...	90,000
Sawyer, Arthur H.....	200,000
Saxe, John G.	100,000
Saylor, Parry D.	477,000
Sayre, Reginald H....	50,000
Scadron, Jos.	50,000
Schachter, Marcus	50,000
Schaefer, Albert	51,000
Schaefer, Herbert W..	*175,000
Schaefer, Oscar F.....	56,000
Schaefer, Walter C. ..	51,000
Schaff, Frederic A. ...	68,380
Schaeffer, Herman ...	50,000
Scharles, August	50,000
Scharps, Albert T. ...	85,000
Scheider, Alfred	70,000
Schelling, John C.	100,000
Schenck, Jos. M.....*5,250,000	
Scherman, Harry	50,000
Schiff, Mortimer L....	500,000
Schiffer, Jack W.....	100,000
Schill, William N.	100,000
Schiller, Ira A.....	1,005,000
Schirmer, Robert F...	50,000
Schlesinger, William A.	100,000
Schlesinger, Adolph ..	50,000
Schloss, Frederick ...	100,000
Schmid, Geo. E.	53,000
Schmid, Ralph	165,000
Schmidlapp, Carl J. ..	190,000
Schmidlapp, Carl L. ..	190,000
Schmidt, Edward	60,500
Schmidt, Robt.	50,000
Schmoll, Arnold D....	550,000
Schmoll, Armand	103,500

Simon, Ben L.	50,000
Simon, Franklin	50,000
Simon, Geo. D.	50,000
Simon, Harry M.	50,000
Simon, Jesse M.....	125,000
Simon, John	50,000
Simon, Lawrence E...	1,000,000
Simon, Ralph	125,000
Simon, Robt. E.	250,000
Simons, Isaac	50,000
Simonson, Abraham ..	195,000
Simpson, C. H.....	50,000
Sinclair, D. G. C.....	65,000
Singer, Heyward	250,000
Skinner, Otis	1,250,000
Skolny, Joseph	250,000
Skolny, Leo	250,000
Skouras, Spyros P. ...	75,000
Slavin, Samuel G.....	50,000
Slayden, S. W.....	50,000
Slee, J. Noah H.	*50,000
Sloan, John	400,000
Smadbeck, Arthur C..	51,000
Smiley, Irving, M. D...	60,000
Smith, Charles C.	100,000
Smith, Charles H.....	55,000
Smith, Chas. Howard.	84,000
Smith, Edw. H.....	200,000
Smith, Howard C.....	760,000
Smith, Robert A. C....	83,000
Smith, Roland	100,000
Smith, Sidney J.....	50,000
Thompson, Wm. J. ...	50,000
Thorn, John C.	55,000
Thorsen, Mitchell	150,000
Thurston, Howard ...	78,000
Tichy, Joseph	70,000
Tierney, Edwin M. ...	175,000
Tilles, Roy E.	1,300,000
Titefsky, Louis A.	63,939
Titman, Benjamin over	*1,000,000
Tobin, Thos. J.	75,000
Tod, J. Kennedy..over	50,000
Tolins, Jos. P.	50,000
Tompkins, Livingston.	50,000
Tracy, Morris	70,000
Tranton, Sefton	50,000
Tredennick, Mark C. .	250,000
Tribuno, Mario P.	80,000
Turner, Clifton E. ..	100,000
Turner, Maurice C. ..	200,000
Turner, Oscar A.....	300,000
Uhlmann, Simon	100,000
Ullman, Lee.....	80,000
Ullman, Louis	55,000
Ullman, Samuel	50,000
Underwood, John T...	130,000
Untermeyer, Samuel...	150,000
Uppercu, Inglis M.....	183,000
Valentine, Howard ...	50,000
Van Berkel, Wilhelmus A.	60,000
Vanderbilt, Cornelius..	50,000
Vanderbilt, Harold ...	100,000
Vanderlip, Frank A...	1,130,000
Van Hise, Albert W...	250,000
VanNostrand, C. B....	235,000
VanRenssalaer, S.	50,000
Van Stangen, Harry ..	100,000
Van Wyck, P. V. R...	60,000
Van Wye, Leonard C..	50,000
Venner, Clarence H...	220,000
Vietor, Thomas F.....	600,000
Vogel, E. C.....	50,000
Vogel, Felix	50,000
Vogel, Heyman	110,000
Vogel, Martin	100,000
Vogt, Albert	118,700
Voice, Jacob A. (e) over	*1,000,000
Volk, Albert	75,000
Von Schrenk, Otto ...	100,000
Vose, Alden	200,000
Voxx, Frank	75,000
Vuilleumier, Jules A..	50,000
Wadelton, Francis	65,000
Wadley, Arthur	80,000
Walbridge, Anton	400,000
Walbridge, Geo.	100,000
Walcott, Geo.	125,000
Walker, Elisha	200,000
Walker, Fred	100,000
Weil, Charles M.....	250,000
Weil, Elias	100,000
Weil, Milton	50,000
Weil, Morris	50,000
Weill, Alexander J....	500,000
Weinblatt, Abraham ..	50,000
Weinstein, David	50,000
Weisel, Eddie	1,000,000
Weisel J. Edwin.....	200,000
Weishaar, Leo G.	84,000
Weiss, David.....(b)	200,000
Weiss, Lawrence	52,500
Weissenbach, Henry ..	100,000
Weld, Philip	105,000
Weller, Hubert R.....	100,000
Wellington, Herbert ..	100,000
Wells, Harold	146,000
Wells, Lewis P.....	75,000
Weltzien, Henry	135,000
Wendel, Louis	55,000
Wertheim, Henri P...	100,000
Werthein, Albert	100,000
Whitehead, Edward ..	355,000
Whitelaw, H. D.....	50,000

Whitlock, Harold	100,000
Wickham, Jos.	50,000
Wiegand, Arthur	100,000
Wiemann, Geo., Jr. ..	60,000
Wiggin, Albert H. ...	145,000
Wiggin, Lewis	112,000
Wight, Henry	62,000
Wikstron, Frank	50,000
Wildberg, Jacob	125,000
Wilputte, Louis	105,000
Wilshusen, John	71,000
Wilson, H. H.....	100,000
Wilson, R. Thornton..	200,000
Wimpfheimer, C. A....	100,000
Wing, Frank L..about	85,000
Winmill, Robert C....	1,000,000
Winter, Benjamin ...	3,100,000
Wise, Henry	66,667
Wise, Leo H.....	375,000

Wittman, Jos.	154,000
Woerz, E. G.....	50,000
Wolf, George	50,000
Wolfe, Arthur	125,000
Wolfe, Menko H.....	100,000
Wolff, Herbert A.	235,000
Wolff, Sidney	50,000
Work, Charles M.....	125,000
Worrall, Richard	130,000
Wortherspoon, William	50,000
Wortman, Martin.....	250,000
Wunder, Rev. Clinton..	100,000
Wurlitzer, Farny	50,000
Wurst, Perry	102,000
Wyeth, Huston	300,000
Yankauer, Alfred..over	100,000
Yard, Raymond	66,000
Yates, Harry	100,000

Yates, Henry	59,000
Yates, Herbert J..over	*3,000,000
Yeagerm, Harold	302,000
Yeska, Joseph	50,000
Yglesias, Luis	50,000
Yorke, Arthur	87,000
Young, Bert	82,218
Young, C. E.....	90,000
Young, Fred	102,000
Young, V. H. P.....	50,000
Young, Willard, Jr. ..	150,000
Yourn, Eldon	70,000
Zatinsky, Irving	100,000
Zaugg, John	50,000
Zeigler, Charles	110,000
Zeigler, William *4,500,000	
Ziegler, Frederick	65,000
Ziegler, William, Jr. .	100,000



LIFE INSURANCE IN FORCE IN THE UNITED STATES
1880-1940

IN the knowledge that growth and progress are inevitable, The Mutual Life has established a new Agency at the most strategic point in the very center of America's expansion.

Intelligent men and women who would rise with this tide into an assured future are invited to inquire.

THE MUTUAL LIFE
INSURANCE COMPANY OF NEW YORK
John L. Kassoff, Manager
EMPIRE STATE BUILDING, NEW YORK CITY

Zimmermann, Carl ... 130,000
Zimmerman, David ... 70,000
Zinn, Arthur 100,000
Zinn, Martin 50,000
Zoeller, Henry 85,000
Zukor, Adolph .....†5,000,000
* Includes business insurance.
†Business insurance.
§ Also listed Chicago.
a Also listed Bayonne, N. J.
b Also listed Philadelphia.
c Co-partnership business.
e Also listed Brooklyn.
f Also listed Baltimore, Md.
g Also listed Rahway, N. J.

NIAGARA FALLS

Thompson, Andrew .. 205,000

NORTH TONAWANDA

Rand, Jr., J. H..... 160,000
Rand, Sr., J. H..... 100,000
Robinson, Fred 100,000
Smith, Mason M..over 100,000
White, Guy 75,000

NORWICH

Eaton, Robert D..... 60,000

OLEAN

Andrews, Leland 65,000
Dusenbury, Wm. A. .. *550,000
Ewing, A. E..... 93,000
Flynn, Wm. 125,000
Forness, Fred 50,000
Groves, M. M..... 100,000
Havens, Merle..... 100,000
Herrick, John P..... 115,000
Higgins, F. Harrison.. 150,000
Karl, J. M..... 78,000
Kinley, Adam 50,000
Marcus, Benj. 75,000
Markham, Geo. W..... 50,000
Morris, Dr. R. B..... 80,000
Phillips, G. D..... *240,000
Phillips, N. E..... *215,000
Quinn, Evan 55,000
Quinn, M. M..... 75,000
Quinn, Paul 61,000
Quinn, T. H..... 125,000
Rengel, Father E. J... 100,000
Runals, Dr. A. L..... 70,000
Stephan, Frank 83,000
Tapp, Fred'k H..... 85,000
Thomas, F. C..... 100,000
Tindolph, Dr. L. W.... 50,000
Williams, A. B..... 100,000
* Includes business insurance.

ONEIDA

Finley, Dr. Edmond L. 70,000
Goldstein, J. M. 100,000
Haskel, Edward L. over 50,000
Hermann, Karl ...over 50,000
Hermann, William.over 75,000
Holbert, William ..over 100,000
Kallet, M. J.....over 100,000
Rich, William H...over 100,000
Scheifele, Harry ..over 50,000

OSWEGO

Armstrong, H. L..... 100,000

OYSTER BAY

Birmingham, John F... 250,000

PALMYRA

Abbott, George L..... 75,000

PAUL SMITHS

Muncil, Benjamin A... 60,000

PEEKSKILL

Dain, F. McL..... 70,000

PELHAM

O'Neil, Geo. M..... 105,000

PHILMONT

Harder, Frank B..... 102,500

PLATTSBURG

Bonyea, L. A..... 75,000
Finberg, B. F..... 100,000
Gioiosa, A. 50,000
Hodgkins, E. K..... 50,000
Jaques, W. B..... 75,000
Marshall, A. H..... 100,000
Mayette, William 75,000
Myers, John 100,000
Sharron, Roswell A.... 75,000
Van Dyke, Frank J.... 75,000

PORTVILLE

Andrews, Frank 70,000
Hackett, Dr. G. C..... 90,000
Phillips, Gordon D..... 240,000
Pollack, Arthur 55,000
Vergason, C. L..... 50,000

POUGHKEEPSIE

Gaines, C. C..... 105,000

ROCHESTER

Adler, Isaac 100,000
Alling, J. T. 175,000
Barry, Wm. C..... 50,000
Baxter, Frank S..... 107,500
Beckley, John N..... 350,000
Bickford, F. E..... 75,000
Bristol, James C. 175,000
Chapin, Edmund L.... 65,000
Chapin, Harrison L.... 68,000
Chapin, Louis W..... 85,000
Clark, George H..... 115,000
Coates, Raymond H.... 50,000
Corey, H. E..... 50,000
Cramer, Benj. A..... 60,000
Cutler, J. Warren..... 50,000
Dake, W. W..... 50,000
Damandia, Francis J... 70,000
Deshon, Harold D..... 140,000
Dryer, R. K. 100,000
Duffy, J. P. B. ..over 300,000
Dunn, William H..... 165,000
Dwyer, Eugene 100,000
Elam, Frederick S.over 100,000
Finucane, Thos. W.... 100,000
Frey, John B. 100,000
Gannett, Frank E. ... 1,300,000
Gibaud, Louis 100,000
Gillis, J. W. 50,000
Gleason, Andrew C..... 75,000
Goodger, W. C....about 75,000
Graves, Harvey B..... 50,000
Hale, W. B. ....over 200,000
Halley, Eben 100,000
Haxton, G. Sherwin... 525,000
Heiber, William 60,000
Henner, B. J..... 65,000
Hickok, S. Rae..... 150,000
Hollister, George A.... 85,000
Hollister, George C.... 105,000
Houghton, Ernest B.... 77,000
Hubbard, Jr., Wm. A.. 50,000
Ingle, Arthur 500,000
Ingersoll, Dr. Edwin S. 127,000
Lovejoy, Frank W..over 200,000
Lum, Howard M..... 75,000
Maloney, William E... 100,000
McCurdy, John C..... *175,000
McPhail, Percy R..... 50,000
Miner, E. G..... 100,000
Murphy, Edwin 57,000
Murray, P. H..... 75,000
Nelbach, Joseph B..... 70,000
Noonan, William T.... 500,000
Paley, Joseph H..... 50,000
Perkins, Erickson 250,000
Pratt, M. F. 50,000
Rosenberg, Edward ... 200,000
Ryder, T. B..... 85,000
Shantz, M. B..... 60,000
Shields, Lowell W..... 100,000
Sloan, William E..... 113,414
Stahlbrodt, Ed. A..... 100,000
Stephens, Chas. H..... 85,000
Stern, Morley A..... 115,000
Swanton, Thomas J.... *150,000
Vick, James 50,000
Warner, J. Foster..... 80,000
Webb, Walter F..... 60,000
White, Ernest L..... 53,500
Witherspoon, C. R..... 100,000
Yates, F. W..... 125,000
Zoller, F. W..... 100,000
* Includes business insurance.

ROME

Barnard, James 50,000
Eames, Dr. L. N..... 50,000
Kallett, Joseph S..... 125,000
Kellner, F. S..... 60,000
Spargo, James A..... 155,000
Valone, Dr. Frank H.. 50,000

ROSE HILL

Mills, F. B..... 90,000

ROUSES POINT

Myers, John 100,000

SAUGERTIES

Cantine, Martin 75,000
Washburn, George 100,000

SCARSDALE

Weinberg, Sidney J.... 1,795,000

SENECA FALLS

Smith, Caleb 60,000

SODUS

Mills, Charles W..... 75,000
Mills, George Ray..... 130,000
Snyder, Jacob H..... 75,000
Wrates, Thomas 50,000

SPRINGVILLE

Robinson, George L... 50,000
Skerker, David..... 50,000

STAPLETON

Daley, George H..... 100,00

SULLIVAN

Gates, John W..... 100,0

SYRACUSE

Amos, C. L. .....over 200,000
Barnard, George L.over 100,000
Bond, G. H..... 100,000
Boyce, W. L.....over 100,000
Campbell, Joseph B... 250,00
Chapin, H. W. 250,000
Crouse, H. B. ....over 1,000,000
Flaherty, Dr. F....over 100,000
Gabrielson, Carl *100,000
Hancock, Stewart F.... 250,000
Hills, Clarence A..... 125,00
Hinds, W. L. ....over 100,00
Hogan, Thomas 96,000
Irving, Dr. Francis.... 150,000
Luby, Dr. D. F..... 80,000
McIntyre, W. ....over 130,000
Merrill, A. B.....over 100,000
Merrill, O. E. ....over 200,000
Mills, Henry E...about 500,000
Oberdorfer, J.....over 100,000
Peck, Jr., W. S..... 60,00
Pope, Wm. N. 150,000
Salisbury, B. E....over 100,000
Salmon, E. B. 50,000
Shane, F. A. 357,000
Small, David 340,000
Small, David, Jr. 50,00
Sullivan, W. H..... 60,00
Talley, C. L..... 50,000
Talley, Dr. Dyer B..... 90,000
Tobey, Guilford....over 100,000
* Includes business insurance.

TARRYTOWN

Luke, D. L..... 145,000
Luke, Thomas 118,000
Major, Napoleon 50,000
Watehorne, J. A..... 57,000

TICONDEROGA

Barton, A. M. 50,000
Huestis, H. F. 102,000
Moore, Harrison B..... 59,000

THE FRANKLIN LIFE INSURANCE COMPANY · SPRINGFIELD ILLINOIS ·

CONTACT

Attractive agency contracts, satisfied policyholders, and a full line of salable modern policies are all part of the Franklin Fieldman's advantages.

In addition, there is another vital advantage which is more than cooperation from the Home Office, more than service, more than interest, sympathy and understanding help combined.

This additional advantage is the courteous, satisfactory and instantaneous action which every fieldman wants for his prospects and policyholders.

That kind of action requires what might be called CONTACT between each link in the chain from the field, through the Home Office, and back to the field again.

We have studied this contact, cultivated it, encouraged it, and proved it to be one of the outstanding valuable advantages in the Franklin Fieldman's equipment.

THE FRANKLIN LIFE
INSURANCE COMPANY
Springfield Illinois

"Good as Gold"

The Colonial Life Insurance Company of America

Incorporated 1897 Under Laws of New Jersey

35 Years in Business

Operates Under Supervision of Insurance Departments of New Jersey—New York—Pennsylvania and Connecticut States.

Industrial Policies from Birth to Age Sixty—Ordinary Policies from Age Ten to Sixty

Opportunity for Men of Character and Ability.

Home Office—Jersey City—New Jersey

Protects 580 Thousand Policyholders
Over 127 Million Dollars Life Insurance in Force

TROY

Frear, William H..... 300,000
Helmbold, Frederick .. 100,000
Helmbold, Gustave 100,000
Kennedy, Howard S.... 72,000
Knickerbocker, T. 50,000
Leggett, Joseph A..... 75,000
Norton, John T..... 59,000
Pine, James K. P..... 99,000
Pearl, John 75,000
Tibbitts, Le Grand C.. 100,000

TUXEDO

Bradley, Edson 50,000

UTICA

Bohn, Alfred J..... 150,000
Eckert, A. J.....over *100,000
Hovey, William W..... *195,000
Kernan, John A..... 50,000
Martin, William M.... 100,000
McKeon, O. J..... *72,000
McLoughlin, John E.... 250,000
Morris, E. 200,000
Ogden, George L..... 100,000
Rogers, Charles B..... 50,000
Sherman, Richard U. . *495,000
Small, Mitchell 100,000
Wiley, William J..... 75,000
*Includes business insurance.

WATERTOWN

Anderson, David M.... 132,500
Buck, Robert J..... 190,000
Clark, Frank B..... 202,000
Dunlay, Dr. Emmett B. over 50,000
Fox, Winfield A..... 70,000
George, Dr. W. D..over 50,000
Gregor, Dr. D. G..... 60,000
Hunting, Stanley 70,000
Jewell, Corwin T..over 50,000
Linehan, Francis X.... 67,500
Martin, Carl B..... 141,000
McCumber, Sidney S... 50,000
Mitchell, L. C. 80,000
Montgomery, Dr. H. C. over 50,000
Rice, Dr. W. S..... 150,000
Righter, Harry G..over 50,000
Schuyler, Daniel B.over 50,000
Shriver, Glenn R..... 95,000
Smith, Hon. E. N..... 50,000
Treadwell, Bernard over 50,000
Upham, Samuel A..... 160,000
Warren, John J..... *125,000
Wise, Earl W..... 150,000
* Includes business insurance.

WELLSVILLE

Bradley, Harry 50,000
Cochran, John 80,000
snks, Paul B..... 50,000
Taylor, W. A..... 50,000

WESTFIELD

Welch, Charles Edgar. 378,000
Welch, Edgar T. 400,000
Welch, P. R..... *133,000
* Includes business insurance.

WHITE PLAINS

Hermann, William..... 50,000

WOODHAVEN

Vogt, Henry 50,000

WOODMERE

Gans, Robert 50,000

YONKERS

Andrus, Hon. J. E..... 100,000
Furman, Herman D.... 50,000
Jordan, Albert C..over 50,000
Kittridge, George W... 50,000
Newman, Jacob 50,000

BUSINESS INSURANCE

ARCADE

Wilson Land & Grain Co.:
Wilson, O. T..... 224,000

AUBURN

Auburn Publishing Co.:
Dapping, William O.. 10,000
Fowler, Herbert J.... 25,000
Osborne, Charles D... 30,000
Total 65,000

BINGHAMTON

Hills, McLean & Haskins, Inc.:
McLean, C. Mossman. 50,000
McLean, Jr., Wm. M.. 30,000

BROOKLYN

Gotham Can Company. 50,000

BUFFALO

Miller-Strong Drug Co., Retailers:
Miller, L. W..... 50,000
Strong, W. E..... 50,000
Total 100,000
Schreiber Brewing Co.:
Schreiber, Anthony... 175,000

ELMIRA

American Sales Book Co.:
Bovier, Archie 200,000
Izzard, S. F., & Co.:
Izzard, S. F..... 25,000
Kertscher & Co.:
Kertscher, E. A..... 50,000
Kertscher, Theo. H... 35,000
Markthaler, T. H..... 35,000
Total 120,000
Hygea Refrigerating Co.:
Shoemaker, F. M..... 25,000
Shoemaker, J. Ray... 35,000
Total 60,000
Shepard Electric Crane & Hoist Co.:
Turner, S. G. H..... 90,000

GLENS FALLS

Wait Lime Company.. 50,000

HORNELL

L. & C. Coat Co..... 50,000
Deer, Arthur J..... 250,000
Peck, Frank B..... 30,000

ITHACA

Cornell Alumni News Pub. Co.:
Warren, Sailor R..... 80,000
Read Paper Co.:
Read, Nathan G..... 250,000

JOHNSTOWN

Adams and Company:
Adams, William J.... 125,000

LE ROY

Lapp Insulator Co., Inc.:
Lapp, Grover 50,000
Lapp, John S. 50,000
Total 100,000

LITTLE FALLS

Burrows Paper Co.:
Burrows, A. A..... 25,000

MALONE

Eldridge & Mason, Inc.:
Mason, E. S., Pres.... 100,000

NEW YORK

American City Magazine & Contractors and Engineers Monthly:
Officers 329,000
American Paper Mills Corporation:
Freidmark, Mitchell... 50,000
American Solvents & Chemical Corp.:
Peffer, Henry I. 650,000
Anderson, J. & Company, Wood Pulp & Paper Dealers:
Anderson, Johannes.. 50,000
Bankinstock Holding Corp.:
Leonard, Ralph B.... 250,000
Battin, Barton, Dustin & Osborn:
Johns, William H.... 175,000
Brecher, Leo 150,000
Bronx National Bank:
Fennell, George M., Pres. 250,000
Chamber of Commerce of New York:
Bernheimer, Chas. L.. 324,000
Chanin Construction Co.:
Chanin, Henry I.....
Chanin, Irwin S.....
Total 1,475,000
Commercial Investment Trust Company, Private Banking:
Ittleson, Henry 190,000
Comstock, L. K., & Co.:
Ellinger, E. 100,000
Consolidated Dairies Products Co.:
O'Donnell, George K.. 500,000
Consolidated Film Industry:
Yates, H. J..... 1,000,000
Credit Alliance Corp.:
Palitz, Dr. C. Y., Pres. 1,000,000
Culp, George K., Inc... 1,000,000
Day, J. P., Realty Corp.:
Day, Joseph P..... 1,400,000
De Marinis & Lorie... 150,000
Eitingon - Schild Co., Fur Dealers:
Eitingon, Motty 2,000,000
Encyclopedia Britannica:
Cox, Wm. J..... 1,000,000
Enterprise Mfg. Co.:
Stoughton, Oscar B... 130,000
Equitable Casualty & Surety Co.:
Meyer, Maxwell H.... 100,000
Fishers Island Corp., N. Y.:.....
Fox Film Corporation:
Fox, William 5,000,000
French, Fred F., Investing Company:
French, Fred F. .. 1,000,000
Gibson Construction Co.:
Gibson, William R.... 100,000
Grant, W. T., Company, 25c. - $1.00 Dept. Store:
Grant, Jr., W. T..... 984,000
Harper Brothers 50,000
Howard Brothers 250,000
Insurance Shares Corp.:
Goodwin, Edward S... 1,000,000
Lehman Brothers 50,000
Little, J. J., & Ives Co.:
Adams, L. M., Pres... 100,000
Little, Arthur W..... 60,000
Mershon, Claude A... 50,000
Total 210,000
Kahler Shoe Company:
Winston, Norman K.. 500,000
Kinney, G. R., & Co., Inc.:
Krom, Edwin H..... 1,000,000
Meyers, J., Stationery:
Meyers, Jacob, Pres... 80,000
Metropolitan Casualty Insurance Company of New York:
Rowe, J. Scofield, Pres. 250,000
Mountain Lake Corp., Fla.:
Ruth, Frederick S.... 1,825,000
Noyes Realty Company:
Noyes, Charles F..... 1,000,000
Pacific Novelty Co.:
Guttman, Joseph 50,000
Seligman, C. 50,000
Total 100,000
Paramount Cab Corp.:
Fried, Allis S. 1,000,000
Paramount Famous Players-Lasky Corporation, Motion Picture Producers:
Lasky, Jesse 2,000,000
Zukor, Adolph 5,000,000
Total 7,000,000
Partos Realty Company:
Partos, Dr. Nicholas C. 1,250,000
Pekin Cooperage Co.:
Herget, H. G..... 225,000
Prudence Bond Corp.:
Greve, William M., Pres. 1,000,000
Ross, J. O., Engineering Corporation:
Ross, John O. 118,000
Schoen, Carl, Silk Corporation:
Schoen, Carl..... 600,000
Schwartzenbach-Huber Co.:
Augustine, Ernest ... 100,000
Setay Corporation:
Yates, H. J..... 2,000,000
Simmons-Boardman Publishing Corp.:
Crandall, Bruce V.... 100,000
Dunn, S. O..... 30,000
Howson, E. T..... 30,000
Johnson, B. L..... 15,000
Lee, Henry..... 30,000
Mills, Cecil R..... 30,000
Reich, L. H..... 15,000
Simmons, Col. E. A... 150,000
Slate, George 30,000
Smith, D. W..... 15,000
Thompson, F. H..... 30,000
Wright, Roy W..... 30,000
Total 505,000
Standard Com'l Tobacco Co.:
Kehaya, Ery, Pres... 500,000
Standard Steel Const. Co., Ltd.:
Dillon, T. J..... 100,000
Stanley Co. of America:
McGuirk, John J., Pres. 1,000,000
Stebbins, Leterman & Gates, Inc.:
Stebbins, A. D..... 250,000
Tanenbaum, I., Son, & Co.:
Tanenbaum, Moses ... 50,000
Tanner-Gross & Co., Inc., Exporters & Importers of Flour & Cereal Products:
Gross, Leopold 25,000
McKeown, S. A..... 25,000
Tanner, W. P..... 25,000
Total 75,000
Technidyne Corp.:
Jones, Joseph 61,000
Jones, Lester L..... 70,000
Total 131,000
Thompson-Starrett Co., Inc., Building Construction:
Horowitz, Louis J.... 1,000,000
Three-In-One Oil Company, Mfrs.:
Slee, J. Noah H..... 25,000
Wayburn, Ned, Studios:
Wayburn, Ned 100,000
Wellington Petroleum Corp.:
Force, Garfield 50,000
Hoff, Harry W. 50,000
Total 100,000
Wise, J. B., Inc., Plumbing Supplies & Brass Rolling Mills:
Mitchell, Lucien C.... 80,000
(c) Listed personal in Brooklyn.

NORTH TONAWANDA

American Kardex Co.:
Rand, Jr., J. H..... 80,000

NORWICH

Norwich Knitting Co.:
O'Hara, Fred H. 50,000

OLEAN

First National Bank:
Dusenbury, Wm. A., Pres. 50,000

PALMYRA

Crandall Packing Company:
Hillerman, J. E..... 25,000
Travers, J. L..... 50,000
Total 75,000

ROCHESTER

Duffey, Walter B..... 255,000
Fashion Park Clothes:
Rosenberg, Edw. 100,000
Goodman & Suss, Clothing Mfg. .....over 50,000
International Button Co.:
Shantz, M. B..... 20,000
Lehigh, Starr Bedding Co.:
Dennison, Lewis 25,000
Swanton, Thomas J... 25,000
Total 50,000
Levy, Bros., Clothing Mfrs. 100,000
McCurdy & Co., Inc., Dept. Store:
McCurdy, John C..... 95,000
Robinson, W. A..... 95,000
Total 190,000
North East Electric Co.:
Halbleib, Ed. A. 100,000
Sill Stove Works:
Sill, Fred'k 50,000
Smithfield Pure Food Co. 50,000
Stromberg-Carlson Telephone Mfg. Co.:
McCanne, W. Roy.... 100,000
Tiny Tot Shoe Co.... 25,000

SYRACUSE

Crouse-Hinds Electrical Company 250,000
Phoenix Toilet Paper Mfg. Co. 74,000
Smith, L. C., & Bros.:
Gabrielson, C. 50,000
Solvay Process Company 500,000

UTICA

Divine Bros. Company:
Divine, Bradford H... 30,000
McKeown, O. J..... 30,000
Total 60,000
Fort Schuyler Farms:
Hovey, W. W..... 60,000
Johnson Brothers 75,000
Mid-State Realty Corp.:
Sherman, Richard U. 100,000
Mohawk Valley Investment Corporation:
Eckert, A. J..... 50,000
Utica Heater Co...over 100,000

WATERTOWN

Harmon Paper Company:
Warren, John J..... 100,000
Taggarts Paper Co.:
Anderson, D. M. 100,000

WELLSVILLE

Scoville Brown & Co.:
Rosa, George C., Pres. 20,000
Moore, Steam Turbine Co.:
Church, Maynard, Pres. 30,000

WESTFIELD

Welch Grape Juice Co.:
Welch, P. R..... 25,000

NORTH CAROLINA

ASHEBORO

Crawford, C. C. 100,000
Crawford, N. M..... 50,000
Redding, J. O. 50,000

ASHEVILLE

Adams, Junius E..over 60,000
Bush, J. R.....over 150,000
Byram, Floyd.....over 50,000
Coxe. Tench C..... 165,000
Davis, Wallace....over 150,000
Dunlop, Joe C.....over 150,000
Elias, Don.....over 50,000
Ellis, R. S..... 275,000
Green, Gay.....over 50,000
Gudger, B. Frank.over 50,000
Hall, Hugh..... 56,000
Hill, Dan.....over 50,000
Jackson, L. B.....over 100,000
Jenkins, L. L.....over 100,000
Lichenfeld, Gustave ... 130,000
Lipinsky, Morris...over 100,000
Lipinsky, Whit....over 100,000
Lykes, F. E..... 200,000
Martin, J. C..... 50,000
Morgan, Davis....over 100,000
Noland, B. M.....over 100,000
Outlaw, B. C..... 100,000
Pollack, L. H..... 237,500
Randolph, J. E..... 62,000
Richbourg, J. A..... 100,000
Rymer, C. P.....over 50,000
Seely, Fred L.....over 200,000
Sinclair, Dr. J. A..over 600,000
Stephens, George..... 100,000
Sternberg, S.....over 100,000
Taylor, Walter....over 150,000

BESSEMER CITY

Durham, S. J..... 70,000
Kiser, Henry L..... 100,000

BURLINGTON

Berg, Carl G..... 50,000
Coble, John M., Jr.... 52,000
Holt, E. C..... 80,000
Holt, Lawrence S..... 140,000
Long, Eugene M..... 92,000
Shoffner, John P..... 110,000
Smith, Marvin B..... 50,000
Williamson, Mary S... 100,000

CALYPSO

Albritton, George W... 50,000
Maxwell, J. R..... 60,000
Patten, W. F..... 65,500

CHARLOTTE

Allison, H. J..... 135,000
Ashbury, Louis..... 80,000
Barringer, O. L..... 110,000
Belk, W. H..... 100,000
Brenizer, Dr. Addison. 180,000
Brenizer, Chase..... 55,000
Cutter, Jno. H. 800,000
Debell, E. C..... 50,000
Draper, Earl..... 50,000
Efird, Joe B..... 425,000

Efird, J. W..... 365,000
Efird, Paul H..... 380,000
Folger, L. A. 80,000
Gardner, J. A..... 100,000
Goode, R. L..... 80,000
Gossett, B. B..... 50,000
Griffith, E. C..... 240,000
Hembey, T. E..... 150,000
Hoffman, J. S..... 64,000
Ivey, George M..... 111,000
Johnston, C. W..... 50,000
McAden, Henry M.... 150,000
McAden, J. H..... 300,000
McDevitt, J. J..... 50,000
Quarles, J. P..... 50,000
Scott, J. M..... 100,000
Scruggs, Dr. Wm. M... 63,000
Smith, Thomas J..... 50,000
Snyder, J. L..... 50,000
Wade, H. M. 250,000
Wade, T. W..... 100,000
Webster, W. H..... 200,000
Williams, Chas. A..... *125,000
Wood, W. H. ..... †125,000
* Includes business insurance.
† Business insurance.

CLAYTON

Harne, C. W.....about 50,000

CONCORD

Cannon, Chas..... 500,000
Haywood, F. J.....over 50,000
Niblock, F. C..... 100,000
Wagoner, Chas. B..... 110,000

DILLSBORO

Harris, Chas. J..... 70,000

DURHAM

Cobb, J. O.....over 200,000
Dillard, Rich L.....over 100,000
Duke, Mrs. B. N..... 358,590
Lewis, K. P..... 150,000
Lyons, W. C..... 50,000
Teer, Nello.....about 200,000
Wright, R. H..... 104,000

FAYETTEVILLE

Highsmith, Dr. Seary about 50,000
Holland, Jr., R. L. about 50,000
Jackson, W. N..... 125,000
Pittman, Dr. R. L..... 271,000
Williamson, L. B..... 50,000

FLAT ROCK

King, MacMillan 50,000

GASTONIA

Separk, J. H..... 300,000
Todd, J. Y..... 50,000

GIBSONVILLE

Burke, John W..... 100,000

GOLDSBORO

Bain, Edgar H..... 52,000
Borden, F. K..... 100,000
Borden, Jr., F. K..... 100,000
Creech, W. D..... 120,000
Dewey, Geo. S..... 82,000
Freeman, Geo. K..... 78,000
Griffin, A. T..... 110,000
Humphrey, D. C..... 50,000
Humphrey, H. M..... 50,000
Nufer, W. F..... 50,000
Rawlins, W. L..... 50,000
Robinson, M. E..... 100,000
Royall, Jr., Geo. C..... 50,000
Royall, Keneth C..... 100,000
Shrago, A. M..... 50,000
Spence, Royal H..... 75,000
Strosnider, Dr. C. F... 50,000
Weil, Herman..... 100,000
Weil, Leslie..... 100,000
Weil, Lionel 150,000

GREENSBORO

Anderson, C. E..... 105,000
Ayres, J. J..... 82,000
Ayres, T. O..... 165,000
Baker, R. W. *465,000
Causey, C. W..... 172,000
Coley, Carl Y..... 110,000
Coley, Mrs. Queen A.. 185,000
Cone, Ben..... 250,000
Cone, Bernard M..... 200,000
Cone, Caesar, 2nd about 200,000
Cone, Herman..... 400,000
Cone, Julius W..... 500,000
Edwards, C. W..... 88,000
Foushee, G. W..... 93,200
Gold, Charles W..... 225,000
Ham, L. M..... 103,500
Hanes, H. L..... 86,000
Hedgecock, R. A..... 66,000
Hudson, C. C..... 173,000
Jamison, A. J..... 106,000
Jeffress, E. B..... 82,000
Kellenberger, J. A..... 168,650
King, W. W..... 65,000
Lindeman, S. O..... 266,000

I am glad of the opportunity of affirming my sincere belief in the many benefits which are to be derived by our citizens from the taking out of life insurance policies. It affords the greatest protection for the family and dependents of the insured, in that it creates a substantial estate from the moment of its adoption, and there are also many other features that are included in a modern insurance policy giving to the insured the means whereby he may be protected against unforeseen difficulties in his own life.

No man who holds the welfare of his family as a paramount objective in life will be without life insurance.

O. MAX GARDNER,
Governor of North Carolina.

Lott, A. T..... 103,000
Myers, C. F..... 62,300
Preyer, W. Y..... 145,000
Price, Julian *600,000
Price, R. C..... 52,000
Ross, W. F..... 188,500
Scales, A. M..... 2,500,000
Schenck, P. W..... 110,000
Stone, J. H..... 70,500
Talley, E. J..... 146,000
Vaughn, R. G..... 150,000
Watkins, J. C..... 50,000
Wright, T. B..... 90,200
* Includes business insurance.

GREENVILLE

Winslow, J. E.....over 400,000

HENDERSON

Cooper, D. Y.....over 50,000
Cooper, J. A. .....over 50,000
Cooper, J. D., Jr..over 50,000
Gholson, W. P..... 100,000
Kimball, D. Boyd..over 50,000
Parham, E. F. 100,000
Rose, P. H.....over 50,000
Zollicoffer, A. A...over 50,000
Zollicoffer, J. H...over 50,000
Zollicoffer, J. P....over 50,000

HICKORY

Willard, Josiah J..... 75,000

HIGH POINT

Amos, R. T..... 200,000
Freeze, E. W..... 250,000
Garrett, C. C..... *155,000
Millis, J. E..... 500,000
Sherrod, A..... 57,000
Slane, Willis..... 50,000
Tate, F. N..... 90,000
Thomas, F. A..... *75,000
Thomas, W. B..... *50,000
Winiskie, Frank..... 100,000
* Includes business insurance.

KINSTON

Fields, William C..... 50,000
Mewborn, T. W..... 50,000
Mitchell, Wayne..... 50,000
Rasberry, R. P..... 60,000
Sutton, Frederick I.... 175,000
Sutton, Fred'k W..... 50,000

LAKE LUNE

Chimney Rock Motors, Inc. .....†1,500,000
† Business insurance.

LEXINGTON

Bruton, A. F..... 50,000
Holt, Jr., William E.. 50,000

MT. OLIVE

Martin, W. F..... 80,000
Warren, L. L..... 50,000

MOUNT HOLLY

Rhyne, A. P..... 100,000
Rhyne, H. A..... 50,000

NORTH WILKESBORO

Blair, Frank P....over 50,000
Blair, Henry T..... 50,000
Hix, James R..... 50,000
McNeil, W. A..... 160,000

OXFORD

Breedlove, Oscar B.... 51,000
Cooper, Henry B. 60,000

Hancock, Frank W., Jr. 85,000
Horner, James W. 50,000
Lassiter, Robert G. ... 1,300,000
Powell, A. Ham..... 50,000
Thomas, Dr. W. Nelson 52,000
Williams, John A..... 51,000

RALEIGH

Allen, R. T..... 50,000
Andrews, James H..... 200,000
Andrews, John..... 100,000
Bailey, J. W..... 90,500
Bland, T. L.....about 1,000,000
Caviness, Dr. Z. M..... 90,000
Cox, Albert..... 65,000
Drake, Jr., W. B..over 100,000
Gresham, Sam T..... 200,000
Harding, William T... 100,000
Hudson, Jr., John W.. 150,000
Hunter, Rufus A..... 105,000
Jerman, B. S..... 100,000
Marr, S. Wade..... 60,000
Park, John..... 70,000
Poe, Clarence 114,246
Poindexter, D. T..... 100,000
Pons, James H..... 200,000
Underwood, Harrison A. 60,000
Williams, Jr., Alfred.. 50,000
Yancey, Robert G..... 75,000

REIDSVILLE

Richardson, Jr., R. P... 100,000

ROANOKE RAPIDS

Long, Luns .....over 50,000
Long, T. W. M....over 75,000
Manning, W. L...about 200,000

ROCKINGHAM

Cole, William B..... 75,000
Coley, Mrs. Queen Hinson 185,000
Jenkins, J. W..... 90,000
Wall, Henry C..... 50,000

ROCKY MOUNT

Battle, Thos. H...about 50,000
Bland, W. L.....†over 50,000
Braswell, Dr. James about 50,000
Braswell, J. W..†about 50,000
Bunn, J. P.....about 50,000
Edwards, G. S..... 100,000
Huffines, R. L..... *100,000
Shore, P. C.....about 50,000
Toler, S. S..... 100,000
* Includes business insurance.

ROSEMARY

Moore, J. A.....over 50,000

SALISBURY

Rouzer, H. A..... 100,000
Wallace, Leo. C..... 250,000

SHELBY

Beam, E. L..... 50,000
Gardner, O. M..... 50,000
Hoey, C. R..... 100,000
Hudson, Wm. H..... 50,000
Legrand, R. T..... 50,000
Lineberger, J. D..... 50,000
Lineberger, Wm. 100,000
Newton, D. Z..... 50,000
Pendleton, W. A..... 50,000
Wray, A. V..... 50,000

SMITHFIELD

Broadhurst, T. K..... 75,000
Underwood, J. D..about *50,000
* Includes business insurance.

SPRAY

Draper, A. J..... 50,000
Walker, William R..... 80,000

WILMINGTON

Corbett, M. J..... 65,000
Delano, Lyman..... 100,000
Granger, I. B..... 65,000
Green, Thos. A....over 100,000
Honnett, George..about 50,000
MacMillan, Jr., W. D.. 52,000
McRae, Hugh..... 100,000
McRae, Nelson..... 75,000
Taylor, Col. Walker... *170,000
* Includes business insurance.

WILSON

Anderson, W. P..... 50,000
Cozart, W. H..... 50,000
Farrior, J. D..... 150,000
Oettinger, Jonas..... 50,000

WINSTON-SALEM

Blair, Wm. A..... 56,000
Bryant, S.....over 50,000
Buxton, J. C..... 50,000
Chatham, H. G..... *250,000
Crews, W. C..... 50,000
Davis, Egbert L..... 150,000
Dixson, W. N..... 150,000
Galloway, A. H..... 50,000
Gilner, J. L..... 50,000
Gilner, Powell..... 50,000
Gray, Jas. A..... 250,000
Hanes, Jas. G..... *100,000
Hanes, Jr., P. H..... *325,000
Hanes, Pleasant H.... 241,000
Hanes, R. M..... 75,000
Hanes, Wm. M..... 60,000
Harper, Sanford C.... 125,000
Huntley, B. F..... 250,000
Johnson, C. E..... 50,000
Johnston, J. E..... 150,000
Long, Ralph..... 100,000
Share, K. E..... 100,000
Siewers, W. L..... *285,000
Simpson, John T..... 100,000
Spach, J. C..... 75,000
Stokes, H. S..... 100,000
Vaughn, T. L..... 60,000
Williams, S. C..... 500,000
Wright, N. H..... 55,000
* Includes business insurance.

BUSINESS INSURANCE

CHARLOTTE

American Hardware Equipment Co.:
Nichols, Chas., Pres.. 100,000
American Trust Co.:
Wood, W. H. 125,000
Williams & Shelton Co., Inc.:
Williams, C. A..... 50,000

CONCORD

Parks-Belk Co....about 50,000

DURHAM

Dillard, Rich. L., Real Estate .....over 100,000
Teer, Nello, Road Contractor .....about 200,000

GREENSBORO

Banks Mfg. Co., Mfrs. of Colored Cotton Goods & Yarns:
Mebane, G. Allen.... 100,000

HIGH POINT

High Point Overall Co.:
Garrett, C. C., Sec. and Treas. 35,000
Thomas, F. A..... 25,000
Thomas, W. B..... 25,000
Total 50,000

LAKE LUNE

Chimney Rock Motors, Inc., Real Estate, Power & Resort Development:
Biggs, Dr. M. H..... 100,000
Crawford, Dr. Robt. H. 100,000
Doggett, B. B..... 100,000
Elmore, S. E..... 200,000
Morse, Dr. L. B..... 200,000
Tanner, K. S..... 400,000
Thomas, J. H..... 400,000
Total 1,500,000

ROCKY MOUNT

Bland, W. L., Hotel Owner and Operator ..... about 50,000
Planters Nat'l Bank:
Braswell, J. W., Pres. .....about 50,000
Huffines, R. L., Cotton Mill Owner and Farmer .....about 50,000

SMITHFIELD

Cather, Underwood & Co., General Merchants:
Underwood, J. D..... 25,000

WINSTON-SALEM

Chatham Mfg. Co.:
Chatham, H. G..... 50,000
Hanes Hosiery Mills Co.:
Hanes, Jas. G..... 80,000
Hanes, P. H., Knitting Co.:
Hanes, Jr., P. H..... 200,000
Pepper Warehouse Co.:
Pepper, T. R..... 50,000
Siemer, W. L..... 200,000

NORTH DAKOTA

BISMARCK

Christianson, A. M., Judge 90,000
Langer, William 75,000
Ouaim, Dr. E. P..... 63,000
Patterson, Edw. G.... 58,000
Remington, P. C..... 55,000
Roan, Dr. M. W..... 75,000

CANDO

McDonald, Dr. John A. 100,000

COOPERSTOWN

Condy, Geo. H..... 102,000
Hammer, H. P..... 101,000
Tracy, Eugene 50,000

DEVILS LAKE

Clausen, Nils 300,000

DICKINSON

Whitney, Frank L.... 106,000
Whitney, Frank P..... 250,000

FARGO

Baldwin, Myron A..... 65,000
Bentson, B. L..... 75,000
Black, George 65,000
Black, N. D..... 180,000
Clapp, Edw. 60,000
Conmy, E. T..... 63,000
Cooke, James H..... 50,000
Cosgriff, E. P..... 55,000
Crary, A. W. 100,000
Darrow, Dr. Kent .... †90,000
Fuller, W. W..... 50,000
Gaffney, J. E..... 66,000
Geary, H. W..... 50,000
Greving, Paul B..... 200,000
Hatcher, M. N..... 50,000
Herbst, J. Kron 238,000
Herbst, Robert 190,000
Hogan, A. S..... 67,000
Horwitz, Isadore 140,000
Hull, Thomas 75,000
Laskowitz, Harry 62,000
Lynch, D. M..... 100,000
Moore, E. F..... 100,000
Nichols, Dr. Wm. C... 53,000
Opfer, J. L..... 75,000
Paulson, H. D..... 170,000
Reed, Walter R..... 50,000
Simpson, C. H..... 55,000
Stern, Alex 80,000
Stern, Wm. 53,000
Trubey, R. A..... 83,500
Waterman, A. H..... 130,000
Young, H. C..... 65,000
†Business insurance.

FESSENDEN

Beiseker, T. L..... 100,000

GRAND FORKS

Bacon, J. D..... 72,000
Benner, N. B..... 50,000
Dinnie, J. A..... 50,000
Whitman, Don E..... 170,000

LIDGERWOOD

Bonzer, Jr., A. F..... 50,000

PARK RIVER

Farup, Clarke W..over 50,000
Weed, Dr. F. E....over 50,000

VALLEY CITY

Olson, C. Karl..... 55,000

WILLISTON

Gauthier, Harold N.... 67,000

OHIO

AKRON

Anderson, Harry R. .. 50,000
Baker, Wm. A. 80,000
Barder, Byron R..... *105,000
Blaser, Wayne C. 75,000
Blinn, A. C. 50,000
Bunch, Frank R. 50,000
Cox, W. W. 50,000
Firestone, Harvey S...*1,200,000
Firestone, Jr., Harvey S. 250,000
Firestone, Russell A. .. 150,000
Hanlon, Edwin J. 50,000
Harris, Stanley W. ... 50,000
Knight, M. A. 200,000
Lewis, Warren I. 90,000
Moss, Jr., A. D..... 50,000
Myers, Carmen A. 300,000
Myers, Ira E. 50,000
Robinson, Bernard M.. 125,000
Rohner, Geo. A. 60,000
Seiberling, Francis ... *550,000
Shea, John J. 75,000
Stewart, H. B..... 500,000
* Includes business insurance.

ALLIANCE

Barthson, Jr., Chas.... 50,000
Drake, John 60,000
Grigar, S. L..... 95,000
Henry, Jr., F. E..... 75,000
Hillgreen, Robert 130,000
Hoiles, F. A.....(a) *500,000
Morgan, Jr., W. H..... 350,000
Mulas, A. A..... 65,000
Ramsey, Willis H. ... 385,000
Turkle, Edgar 110,000
* Includes business insurance.
(a) Bus. listed Salem.

ASHTABULA

Laird, John L..... 85,000
McKinnon, W. S. 50,000

BATAVIA

Nichols, Allen B. 100,000

BRYAN

Markey, J. C. 50,000
Stine, Ross O. 60,000
Winzeler, H. S. 50,000

CANTON

Croasdaile, R. E..... 110,000
Harter, Mrs. Eliz. A.. 240,000
Kurtz, Stewart S. 125,000

CHILLICOTHE

Marr, Dr. F. T. 60,000
Myers, Roy T. 105,000
Schachme, Richard ... *60,000
Segall, Sam 83,000
* Includes business insurance.

CINCINNATI

Anderson, H. C. 75,000
Anderson, W. P. 55,000
Baer, Sigmond C. 100,000
Balke, W. W. 100,000
Barrett, O. F. 50,000
Biscay, Charles M. ... 65,000
Bonser, Robt. J. 60,000
Boswell, Paul W. about 50,000
Boswell, Wm. 50,000
Brewster, J. W. 65,000
Brown, Audley H. over 50,000
Buescher, C. A...about 50,000
Casey, Robert R..over 50,000
Clark, Jr., Jesse R. .. 250,000
Cleave, I. .....over 100,000
Connell, Gus W. ..over 50,000
Conver, George F. over 50,000
Cooper, Myers Y. 135,000
Crabbs, Geo. D...over 250,000
Crabbs, Roscoe 250,000
Crosley, Powel, Jr. ..†1,000,000
Davine, J. P. 200,000
Davis, T. J. 50,000
Decourcey, Dr. J. L. over 50,000
De Montluzin, L. A.... 50,000
Doepke, Wm. L. .over 50,000
Duncan, Jackson H. .. 60,000
Edwards, E. W. ..over 50,000
Erhardt, Christian.over 50,000
Fecheimer, Leo 80,000
Field, Reamy E. ..over 50,000
Field, Tylor 200,000
Fischer, C. Harry over 50,000
Fleischmann, Jr., Julius 3,000,000
Fleischmann, Max..... 100,000

Life insurance is one of the outstanding stabilizing influences in the economic and social life of our nation. It promotes thrift, protects individuals and groups, safeguards estates and extends its assurance of greater security to employee and employer. In the midst of one of the most complex and trying periods of history life insurance compels confidence and support as one of the world's most important agencies of human welfare.

Very truly yours,
GEORGE WHITE,
Governor of Ohio.

Freiberg, Maurice J... 200,000
Freiberg, Sig. 60,000
Freiberg, Sol 60,000
Freidlander, Walter J. 831,500
Gamble, E. P. 100,000
Gantz, Joseph M. 340,000
Geier, Fred A..... 750,000
Gentile, Leonard 100,000
Gibit, Phil 200,000
Goebel, Justus 50,000
Goepper, Edward 50,000
Guggenheim, Eli 200,000
Guggenheim, Jack 200,000
Guisinger, W. B. 53,000
Haas, A. 50,000
Harris, Marcus 50,000
Hauck, L. J. 250,000
Heine, Mrs. C. H. 240,000
Hill, J. Stacy..... †100,000
Hoffmann, Richard ... 100,000
Holmes, Mrs. C. R. ... 200,000
Hunter, William T. ... 50,000
Iliff, Dr. Charles..... 50,000
Jones, W. St. John... 75,000
Krippendorf, Alfred .. 1,000,000
Kroger, B. H. 393,000
Krohn, Irvin 50,000
Le-Blond, Richard K.. 500,000
Lehman, Harry 175,000
Levy, Harry M. 165,000
Lowman, L. J. 50,000
Mack, Marcus H. 70,000
Marks, Edw. M. 50,000
Mayer, Emil 65,000
Moch, Albert ....about 200,000
Niebling, Fred W. ... 50,000
Nurre, Frank A. 76,000
O'Meara, Jr., Joseph.. 77,000
Phillipson, D. ....over 70,000
Pollak, Maurice 1,000,000
Pritz, Sidney E. 50,000
Procter, Wm. C. 50,000
Roth, Joseph L. 125,000
Rothchild, Chas. M. .. 210,000
Rowe, W. S..... 75,000
Sattler, Dr. Robert.... 150,000
Schmidt, Walter S. over 75,000
Schuster, Helen K..... 50,000
Shapoff, Leonard..... 65,000
Shelt, Millard F..... 600,000
Smith, C. W. 60,000
Smith, Samuel H. ... 51,000
Springer, Dr. Alfred.. 90,000
Stark, Wm. E. 60,000
Stayman, Clarke C. .. 55,000
Stix, Joseph 50,000
Trager, I. Newton..... 150,000
Trager, J. G. ...about 100,000
Williams, Charles F... 2,100,000
Windisch, Chas. 75,000
Wissel, A. J. 50,000
Woodmansee, D. D. .. 65,000
Yeiser, Mrs. Henry E. 3,250,000

†Business insurance.
*Includes business.

CIRCLEVILLE

Crites, Henry M. 300,000
Heffner, Dr. G. W. ... 50,000
Orr, Howard B..... 65,000

CLEVELAND

Apps, C. M. 85,000
Bardwell, Seth A. 61,000
Becker, Wm. D. 87,000
Bernet, J. J. 1,000,000
Bill, Dr. Arthur H. ... 200,000
Bollinger, Elmer E. ... 175,000
Bowman, G. H. 100,000
Carothers, C. J. 100,000
Chisholm, Stewart ... 50,000
Christy, E. W. 63,000
Cobb, R. L. 50,000
Cochran, John P..... *325,000
Cohn, A. A. 250,000
Coles, W. Augustus... 57,500
Conrad, Paul Stanley.. 100,000
Corrigan, John 50,000
Crow, David 50,000
Davies, Maxton R. ... 50,000
Encheimer, L. E..about *150,000
Engelman, Joseph G.. 105,000
Ernst, Alwin C. ..over 1,000,000
Fahey, Peter R. 62,100
Field, John A. 60,000
Fischer, Edw. K. 50,000
Fishel, Maurice...about *130,000
Foerstner, John, Sr.... 50,000
Foerstner, Stephen ... 50,000
Forbes, Chas. J. 100,000
Fraser, A. R. 200,000
Gandolf, W. C. 100,000
Garfield, Henry A. ... 50,000
Goldberg, Dr. Samuel. 100,000
Heister, L. H., Jr. 250,000
Hoover, Chas. S. 150,000

The Union Labor Life Insurance Company

An old line legal reserve insurance company with a *New Appeal*, transacting Life, Waiver and Income Disability and Double Indemnity Insurance.

WE ISSUE a full line of policies including: Modified Life Policy (5-Yr. period)

Juvenile Policies—with or without insurance on beneficiary

Insurance with Annuity Contracts (Ages 60 and 65)

Family Income Plan—(including a 20% immediate death payment)

Insurance on Small Loan Borrowers; Group Insurance; Wholesale Term Insurance

WE OFFER an attractive agency contract with non-forfeitable renewals.

WE FURNISH numerous and valuable leads, plus the active assistance of field men.

A real opportunity to join a progressive and growing life insurance company. Apply *now* to—

THE UNION LABOR LIFE INSURANCE COMPANY
WASHINGTON, D. C.

PROMINENT PATRONS

of Life Insurance in our Home City have recognized the stability and progressiveness of the Abraham Lincoln Life by purchasing policies in large amounts.

LIFE—ACCIDENT—HEALTH

Abraham Lincoln Life Insurance Co.

Home Office - Springfield, Illinois

H. B. HILL, President

James, S. J. 100,000
Keenan, J. V. ....over 50,000
Kilby, Joseph F. 75,000
Knapp, G. S. 100,000
Mackintosh, J. M. ... 51,000
Marshall, A. B..... *50,000
Martin, D. N. 75,000
Morgan, P. J. *1,010,000
McAfee, J. P. 50,000
Moss, Edward A..... 55,000
Nutt, Joseph R. 220,000
Oglebay, Earl W. 50,000
Oppmann, Henry G. .. 50,000
Palmer, Carl A. 225,000
Palmer, Warren K. .. 62,000
Parmelee, James..... 70,000
Patterson, Benj. ..... †250,000
Pease, Fred A..... 100,000
Peckham, G. G. G. ...*1,300,000
Perkins, J. B..... 150,000
Peskind, Sol. 200,000
Printz, Alexander 70,000
Ranney, Mr. 90,000
Ratte, W. J. 50,000
Reeke, Alfred 75,000
Roesch, R. 175,000
Ross, Fred S..... 65,000
Schroeder, Walter C... 55,000
Seegert, H. L. 100,000
Sherwin, John 100,000
Sullivan, R. B..... 100,000
Taylor, Mrs. S. S. 250,000
Teling, Wm. E..... *125,000
Thompson, Chas. E.... †50,000
Ungerleider, Sam'l ... 250,000
Van Swearinger, M. J. 500,000
Van Swearinger, O. P. 500,000
Watson, S. H. 84,000
Whitmarsh, Chas. W.. 50,000
Wilson, W. G. 310,000

*Includes business.
† Business insurance.

COAL GROVE

Isaacson, Lem ..... †100,000
† Business insurance.

COLUMBUS

Armbruster, Edw. B... 200,000
Armbruster, Harry E.. 190,000
Beggs, D. C. 200,000
Belcher, A. M..... 50,000
Boardman, C. H. 50,000
Bowland, W. G. 55,000
Brunner, C. A. 50,000
Byrley, John H. 85,000
Cook, Dennie 50,000
Crawford, F. W. about 75,000
Deshler, John G..... 125,000
Dexheimer, Henry P... 90,000
Fenton, Clarence M... 60,000
Goldberg, Isaac L. 145,000
Goldberg, Julius 108,000
Hamilton, Wm. J. 50,000
Harrington, F. C. over 50,000
Harrison, Dwight 50,000
Henne, Jacob C. 170,000
Hoster, Carl J. 100,000
Hoster, L. P. 50,000
Hutchins, R. G..... 50,000
Jeffrey, J. A. 57,000
Johnson, Edward 50,000
Johnson, Thomas 55,000
Kauffman, J. W..... 75,000
Lazarus, Jr., Fred 230,000
McGrath, D. W. 55,000
Meisner, Samuel 150,000
Merkle, Edward 50,000
Merkle, Wm. J. 50,000
Miller, O. A. 70,000
Millholland, J. W..... 60,000
Park, W. D. 100,000
Phelps, H. C. 153,000
Powell, F. E. 50,000
Price, Harry 400,000
Rice, Frederick 50,000
Sarver, J. M. 60,000
Schenk, Charles J..... 75,000
Schenk, Fred G..... 125,000
Schenk, George P..... 50,000
Schenk, Robert E..... 75,000
Schoedinger, F. Oscar. 100,000
Smith, G. E. 75,000
Smith, H. E. 90,000
Smith, Hugh E. 165,000
Smith, Paul M. 105,000
Summers, S. M..... 360,000
Turner, H. D. 75,000
Van Hise, Albert W. .. 200,000
West, Wm. H..... 51,000
Winder, J. H. 125,000

COSHOCTON

Beach, H. L. 100,000
Dennis, Robert 100,000
Fredrickson, Chas. R.. 65,000

DAYTON

Adler, C. C..... 135,000
Adler, R. C..... 225,000
Allyn, C. S..... 300,000
Barlow, R. K..... 125,000
Barringer, J. H. 1,015,000
Becker, Gus 50,000
Beres, J. M..... 161,000
Blackburn, I. Robert.. 183,000
Borchers, B. J..... 250,000
Buhl, Frank 115,000
Burkam, E. G..... 100,000
Burnett, C. E..... 400,000
Canby, H. B..... 160,000
Cord, William O. 176,500
Cox, James M. 1,250,000
Czaplicki, Geo. J..... 210,000
Daneman, L. S..... 275,000
Dannenfeld, J. A..... 125,000
DeWeese, R. E. 162,000
Eisenberger, Isaac 400,000
Emmons, Jr., N..... 200,000
Finch, Wm. B..... 100,000
Fluhart, Theodore 60,000
Fransel, M. 125,000
Gallaher, J. F..... 200,000
Geyer, B. B..... 350,000
Gibbons, M. J..... 100,000
Gibbons, A. M..... 100,000
Goldberg, J. H..... 275,000
Graef, E. J..... 250,000
Grant, R. H..... 600,000
Grimm, Jr., J. E..... 250,000
Hall, E. T. 200,000
Hanna, J. P..... 125,000
Harshman, John about 50,000
Hartzen, Geo. W. 102,500
Haswell, J. C..... 300,000
Hunter, H. D..... 200,000
James, L. W..... 125,000
Kettering, C. F. *4,027,370
Keyes, Wm. 150,000
Kiefaber, W. H..... 160,000
Kohnle, R. C.....over 115,000
Krohn, Stanley M. ... 60,000
Kuntz, E. J..... 350,000
Kuntz, M. C..... 425,000
Kuntz, Peter 525,000
Kuntz, R. P..... 250,000
Kuntz, Wm. 250,000
Kuswarm, L. M..... 200,000
Kuswarm, S. G..... 100,000
Larkin, M. D..... 250,000
McIntire, J. S..... 150,000
McLaren, W..... 150,000
Margolis, Arthur J. .. 75,000
Margolis, Elias H. 310,000
Margolis, Harry 75,000
Margolis, Jacob 210,000
Margolis, Jacob H. ... 125,000
Margolis, Oscar 75,000
Margolis, Solomon 65,000
Margolis, J..... 250,000
Mead, Geo. H..... 1,000,000
Mead, H. S..... 75,000
Monnier, C. E..... 125,000
Morrissett, I. A..... 100,000
Murphy, B. S. 60,000
Niermann, G. T. D.... 150,000
Patterson, F. B. *5,480,500
Rant, E..... 250,000
Rant, L..... 200,000
Sanders, N..... 100,000
Servis, Geo. W..... 110,000
Seybold, Charles 50,000
Shaw, G. G..... 100,000
Shaw, G. W..... 110,000
Sherman, John O..... 50,000
Smith, C. H..... 160,000
Smith, F. Hill..... 250,000
Steffey, C. E..... 200,000
Stern, M. C..... 150,000
Stroop, F. G..... 150,000
Sudowitz, H..... 100,000
Tait, F. M..... 125,000
Talbott, H. E..... 300,000
Talbott, Nelson..... 350,000
Thal, Joseph 600,000
Thal, S. H..... 175,000
Thompson, J. H..... 100 000
Wagner, F. A..... 200,000
Weston, E. B. 85,000
Wilshire, V. H.....over 100,000
Winters, V..... 100,000
Wuichet, Frank 50,000
Ziehler, Bernard H. ... 60,000

* Includes business insurance.

DEFIANCE

Strickland, W. R. 50,000
Whitaker, R. T. 63,000

"Nothing better or safer." ($310,000).

W. G. WILSON
Cleveland, Ohio, July, 1932

DENNISON

Sales, Alex. 100,000

EAST CLEVELAND

Stiefel, L. C..... 100,000

FINDLAY

Scott, John A. 50,000

GREENFIELD

Harps, J. A..... 280,000
Miller, D. A..... 185,000

HAMILTON

Benninghofen, P. 50,000
Campbell, Hon. J. E... 50,000
Strauss, Benj. 130,000
Thompson, Peter G. .. 600,000

IRONTON

Fowler, C. B. 50,000
Johnson, A. R. 85,000
Wright, Mrs. D. G. .. 93,000

KENT

Davey, Martin L..... *1,550,000

* Includes business insurance.

LANCASTER

Fulton, Thomas 100,000
Gesy, Robert 50,000
Mamberg, Leopold 50,000
Miller, John N. 50,000

LEETONIA

McKeefrey, John 55,000
McKeefrey, Neal J. .. 50,000
McKeefrey, W. D. 301,000

LEIPSIC

Edwards, Joseph, Jr.. 60,000
Edwards, O. P..... 80,000
Edwards, S. F..... 100,000
Leffler, C. H..... 55,000

LORAIN

Grills, Dr. A. T. 200,000

MANSFIELD

Davey, W. H..... *135,000
Huffman, Chas. *300,000
Hughes, Arthur *122,000
Stephens, Geo. W..... *200,000
Tappan, Hubert 50,000

*Includes business.

MARIETTA

Crawford, Geo. H. ... 115,000
Clymer, F. M. 75,000
Dick, Ralph 175,000
Hachman, Elius B..... 75,000
Hall, Allan C. 150,000
Hall, Fred R. 50,000
Hayward, George 100,000
Hyde, Ward R. 50,000
McCoy, John H..... 50,000
Strecker, B. F. 100,000
Strecker, Edwin B. .. 65,000
Tibbins, C. G. 75,000

MARION

Ammann, H. A..... 85,000
Bindlay, Bennet 50,000
Brickley, Dr. D. W..over 50,000
Dugan, Jim 50,000
Haberman, Jr., Fred'k 92,000
Haberman, Sr., Fred'k 80,000
Haberman, Harry W. . 52,000
Monnett, A. E. 60,000
Owens, Clifford 250,000
Prendergast, Jas. F.... 60,000
Schaad, Chas. E. 52,500

MIDDLETOWN

Gardner, Colin S..... 50,000
Harvey, Tom S..... 50,000
Hook, Chas. R..... 50,000
McCune, Charles E.... 50,000
Niederlander, Chas. ... 50,000
Snider, Dan A..... 50,000
Verity, Geo. M..... 50,000

MONROEVILLE

Latham, Thos. W. ... 50,000

NAPOLEON

Small, Glenn M. 145,000

NEWARK

Hamilton, Wm. H. ... 100,000
Miller, Harry A. 60,000

NEW PHILADELPHIA

Demuth, W. D. 100,000
Goodman, Morris 50,000

NORWALK

Burchfield, E. 50,000
Jackson, C. F..... *50,000

* Includes business insurance.

PIQUA

Flesh, Alfred 365,000
Flesh, Leo M. 525,000

PORTSMOUTH

Coburn, Dr. Frank A.. 65,000

SALEM

Roose, Dr. G. A. 50,000

SEBRING

Sebring, C. L. ....over 50,000
Sebring, Frank A. 110,000
Sebring, Kenneth 50,000
Sebring, P. H. ...over 50,000

SOUTH CHARLESTON

Mattison, M. M..... 71,000

SIDNEY

Jaffe, Wm. 100,000
Lauterbur, F. X..... 100,000
Thedieck, J. H..... 100,000

ST. MARY'S

Koenig, John H..... 53,000
White, Thomas A..... *67,000

* Includes business insurance.

SPRINGFIELD

Bushnell, John L..... 75,000
Hill, Arthur R..... 100,000
Kelly, Ed. S..... 150,000
Myers, Wilbur J..... 225,000
Sun, Gus 70,000

TOLEDO

Anderson, David 75,000
Baker, B. R..... 240,000
Barber, Ed. L..... 75,000
Baumgardner, Frank W. .....over 70,000
Baumgardner, J. F.... 50,000
Bellman, Samuel 50,000
Birkenkamp, Herman W. 52,000
Bissell, Frederick 50,000
Blair, James C..... 150,000
Bock, W. E..... 236,000
Boshart, Wm. H..... 150,000
Brady, Chas. H..... 60,000
Brailey, Jr. J. S..... 100,000
Brumback, O. S..... 50,000
Bueche, Reuben..... 85,000
Bunting, W. W..... 115,000
Carr, W. C..... 125,000
Cheney, Herbert 50,000
Clement, Carl 50,000
Collin, Harry E..... 500,000
Collins, C. C..... 50,000
Crandell, F. G..... 100,000
Crinnion, T. L..... 70,000
Daniels, R. P..... 50,000
Detwiler, G. K..... 60,000
Dimeo, James J..... 50,000
Douglass, F. M....over 350,000
Eastman, LeRoy E.... 150,000
Eversman, Walter E... 125,000
Ferrell, Thomas 125,000
Ford, George R..... 250,000
Gardner, John, M.D... 60,000
Heilman, Howard A... 50,000
Hodge, James 68,000
Hoehler, F. C..... 300,000
Houghton, Irving M... 125,000
Jansen, T. C..... 50,000
Kelsey, Aaron L..... 80,000
Knight, W. W..... 150,000
Kobacker, Jerome over 500,000
Koch, Alfred..... 500,000
Koenig, John H..... 50,000
La Cost, C. Tracy..... 115,000
La France, Frederick.. 50,000
Lancashire, H. W..... 250,000
Lewis, Frank S..... 50,000
Lewis, Howard 50,000
Lipe, R. P..... 200,000
MacNicholl, Jr., Geo. Pope 100,000
Marshall, E. J..... 100,000
McCormick, E. J., Sr. over 150,000
McKesson, George L... over 300,000
McMahon, James W... 50,000
Meister, John G..... 325,000
Miniger, C. C..... 110,000
Owen, Wilber A..over 150,000
Page, Henry A..... 125,000
Paryski, A. A..... 160,000
Reynolds, Charles L... 80,000
Reynolds, Harold S.... 300,000
Ricaby, Geo. B..... 55,000
Robinson, Joseph..... 700,000
Secor, Arthur J..... 100,000
Smith, Grace E..... 100,000
Stone, Dr. Wade W.... 50,000
Stranahan, F. D..over 200,000
Stranahan, R. A..over 250,000
Stranahan, W. A..... 50,000
Swigart, John 80,000
Tiedtke, Ernest 200,000
Tillman, Joseph L..... 100,000
Thomson, H. L..... 150,000
Tracy, Pratt E. 1,985,000
Tracy, Thos. H..... 75,000
Waggoner, C. W., Dr. over 50,000
Welles, Geo. D..... 65,000
Williams, George R... 50,000
Willys, John N.....*1,800,000
Wright, William E. .. 250,000
Wunderlich, A. F..over 200,000
Young, Llewellyn C... 65,000

* Includes business insurance.

TROY

Bowyer, Walter E. .. 100,000
Braun, Walter ..... †50,000
Bridge, Perce H. 100,000
Edgar, E. E..... 125,000
Hance, Dr. G. J..... 56,570
Harr, Walter 100,000
Hobart, Edward A. .. *98,500
Hobart, William H. .. *135,000
Houser, Bond, Sr. ... *150,000
Johnson, Edward S. .. 75,000
Johnson, Herbert L. .. 113,000
Meeker, David 50,000
Spencer, John 125,000
Steil, F. Will..... 50,000
Yantis, Forrest S. 50,500

* Includes business insurance.

VAN WERT

Barson, Jack....about 50,000
Brunback, David L. about 50,000
Dannecker, Dr...about 50,000
Eggers, H. A....about 50,000
Purmort, C. M...about 50,000
Russell, Dan F...about 50,000
Smith, Russell...about 50,000

WARREN

Adams, N. G..... 53,000
Anderson, J. U..... 100,000
Bentley, F. F.....over 100,000
Bland, C. J..... 54,000
Bolz, G. C..... 60,000
Booher, H..... 51,000
Collins, Dr. J. A..... 85,000
Edwards, Wm. F..... 465,000
Estabrook, J. B..... 200,000
Fillius, Geo..... 100,000
Frazer, J. M..... 50,000
Friedman, S..... 68,000
Goodwin, Dr. B. F.... 81,500
Green, Arthur W..... 100,000
Guarnieri, L..... 150,000
Guarnieri, P..... 75,000
Heltzel, J. N..... 225,000
Herlinger, Dr. R. D.... 50,000
Hughes, Raymond..... 200,000
Izant, S. R.....over 50,000
Kerr, W. M..... 60,000
Kerr, J. N..... 55,000
Kingston, F. S..... 90,000
Knappenberger, Dr. M. T. 230,000
Lovine, J. E..... 50,000
McKay, Dr. W. W..... 60,000
Morrow, C. A..... 65,000
Smith, Dr. A. E..... 60,000
Stillwagon, F. W..... 160,000
Taylor, H. W..... 275,000
Thomas, C. W., M. D.. 100,000
Thompson, E. D..... 139,000
Warner, Jonathan..... 1,000,000
Watson, A. J..... 55,000
Welch, P..... 52,000

WAUSEON

Barber, Edward 105,000
Barber, H. A..... 89,000

YOUNGSTOWN

Bennett, Eugene V.... 101,000

85 Years old but Never Contested a Claim on a Technicality
The CANADA LIFE Assurance Company
Established 1847

"Yes I believe in life insurance. The best investment anybody can make." ($240,000).

HENRY SCHAEFFER
Oklahoma City
July, 1932

Fordyce, George	88,000
Renner, Geo. J.	50,000
Thomas, Charles S.	125,000

ZANESVILLE

Fergus, Guy	50,000
Goldenberg, A. R.	90,000
Linser, Simon	100,000
Littrick, W. O.	100,000
Owens, John B.	75,000
Schmid, David ...about	50,000
Sturtevant, Frank	50,000

BUSINESS INSURANCE

AKRON

Biggs Boiler Works Co.:	
Barder, Byron R.	45,000
Firestone, H. S.	500,000
Goodyear Tire & Rubber Co., Auto Lines:	
Seiberling, Frank A.	500,000

CANTON

Loomis, D. P., Real Estate	80,000

CHILLICOTHE

Sears Nichols Co.	250,000
Schachne, M., & Sons:	
Schachne, Richard	15,000

CINCINNATI

American Drug Fire Ins. Co.:	
Freericks, F. H. ..over	50,000
Ferro Concrete Construction Co.	300,000
Hatfield-Reliance Coal Co.:	
Hatfield, J. T.	100,000
Hotel Gibson Co., Hotel:	
Hill, J. Stacy	100,000
Josan Manufacturing Co.:	
Friedstein, Harry	40,000
Hirshstein, Joseph, Pres.	200,000
Hirshstein, Maurice H.	28,000
Kobletz, Morton B., Sec.-Treas.	50,000
Total	318,000

Raab Bros. & The R. B. Clothing Co.:	
Raab, A. B.	245,000
Raab, Millard M.	245,000
Total	490,000
Rosenthal & Co., Printers and Publishers	150,000

CLEVELAND

Barnes Motor Co., Automobiles:	
Barnes, Wm. Pitt	120,000
Belle-Vernon Mapes Dairy Co.:	
Coolidge, Jas. H.	50,000
Cochran, John P., Company, Paint Mfrs.:	
Cochran, John P.	25,000
Diamond Glass Company, Doors, Glass, etc.:	
Marshall, A. B.	10,000
Electric Welding Products Co.:	
Thompson, Chas. E.	50,000
Emsheimer Fishel Co.:	
Emsheimer, Louis E., Pres.	80,000
Fishel, Maurice, Vice-Pres.	80,000
Total	160,000
Goodyear Tire Co.	250,000
Kemit Laboratories:	
Cooper, Hugh S.	50,000
Morgan Lithograph Co.:	
Morgan, P. J.	50,000
Patterson-Sargent Paint Co.:	
Patterson, Benj.	250,000
Telling Bros. Co.:	
Telling, Wm. E.	50,000

COAL GROVE

Yellow Poplar Lumber Co.:	
Isaacson, Leon	100,000

COLUMBUS

Evans, Robert H., & Co., Contractors:	
Rose, Chas. S.	50,000
Lazarus, Fred & Co., Dept. Store:	
Lazarus, Fred	50,000
Lazarus, Simon	50,000
Total	100,000
Morehouse, Martens Co., Dept. Store:	
Morehouse, Max	25,000

DAYTON

General Motors Co.:	
Kettering, Charles F.	4,000,000

HAMILTON

Champion Coated Paper Co., Paper Mills:	
Thompson, Peter G.	50,000
Peters & Herron Co., Mfrs.:	
McGanley, M. K.	20,000
Phelps, H. C.	20,000
Total	40,000

KENT

Davey Tree Expert Co.:	
Davey, Martin L.	750,000

LANCASTER

Bauman Bros. Packing Co. (4 brothers)	60,000

MANSFIELD

Hughes, Keenan Co.:	
Hughes, Arthur	72,000
Mansfield Sheet & Tin Plate Co.:	
Davey, W. H.	65,000
Mansfield Tire & Rubber Co.:	
Hoffman, Chas.	75,000
Stephens, G. W.	75,000
Total	150,000

MARIETTA

Northwestern Chemical Co.:	
Hall, Fred R.	50,000

NEWARK

Cree-Becker Co.	50,000

NORWALK

Jackson, C. F., Co.:	
Jackson, C. F.	25,000
Jackson, E. E.	10,000
Total	35,000

ST. MARY'S

Crane & MacMahon, Mfrs., Exporters:	
White, Thos. A.	30,000

SALEM

Electric Furnace Co.:	
Benzinger, F. R.	250,000
Cope, T. F., Gen. Mgr.	250,000
Hoiles, F. A., Pres.	60,000
Total	560,000

TOLEDO

Entemann Realty Co., Hotel Realty:	
Entemann, Tony	20,000
Willys, John	500,000

TROY

Braun Bros. Packing Co.:	
Braun, Walter	50,000
Hobart Bros. Co.:	
Hobart, Edward A.	12,500
Hobart, Wm. H.	35,000
Total	47,500
Troy Sunshade Co.:	
Houser, Bond	100,000

OKLAHOMA

ADA

Norris, P. A.	120,000
Simpson, R. W.	82,000

ALVA

Crowell, George W.	96,000

ARDMORE

Anderson, Chas.	60,000
Anderson, C. L.	70,000
Apple, Samuel A.	60,000
Chapman, F. A.	248,000
Cruce, Hon. Lee	52,000
Daube, Dave	250,000
Daube, Samuel	150,000
Dunlap, Errelt	210,000
Franklin, Wirt	565,000
Gault, Edward	80,000
Goddard, C. B.	62,000
Hefner, R. A.	50,000
Johnson, R. M.	*425,000
McDonald, Alva	100,000
Tyer, S. W.	75,000
Westheimer, Max	200,000
Westheimer, Simon	80,000

*Includes business insurance.

BARTLESVILLE

Alexander, C. H.	155,000
Axelrod, Herman	60,000
Bell, Jr., John A.	100,000
Burdette, Blue	50,000
Cannon, Howard	60,000
Clark, G. C.	60,000
Davis, W. N.	85,000
Foster, Henry V.	355,000
Kane, John H.	200,000
Koopman, H. E.	100,000
Larkin, John J.	50,000
McIntyre, P. J.	70,000
Murray, C. E.	50,000
Phillips, J. G.	90,000
Phillips, Frank	1,157,000
Reynolds, W. D.	75,000
Riggs, R. J.	50,000
Riney, A. H.	50,000
Rowland, L. A.	92,583
Sivalls, J. A.	*125,000
Straight, H. R.	250,000
Weber, Dr. Howard	60,000

*Includes business insurance.

BLACKWELL

Ballatine, Robert	75,000
Currin, J. E. ....about	50,000
Goodson, Ola	50,000
Vickery, Wm. ..about	50,000

BLISS

Miller, Geo. Lee	*165,000
Miller, J. C. ....*over	150,000
Miller, Zark T. ...*over	580,000

*Includes business insurance.

BRISTOW

Abraham, Jack B.	75,000
Abraham, Louis	100,000
Ekdahl, H. E.	50,000
Freeland, C. L.	140,000

!

Compare These Participating Rates!

A Few of Our Participating Policies with Rates Per $1,000 at Age 35

Endowment at Age 85	$21.81
Economic Protector (Low Cost Whole Life)	15.32
The Pure Protector (Low Cost Whole Life with Adjustable Options)	16.58
Preferred Modified Whole Life	19.70
Family Income, 20 Year Plan	27.31
Endowment at Age 65	$28.58
Retirement Income at Age 60	43.03
Retirement Income at Age 65	32.70
Twenty Year Endowment	42.76
Twenty Payment Life	30.04
Thirty Payment Life	24.30
Paid Up at Age 60	26.44

Also Attractive Annuities and Juvenile Policies

A Real Opportunity for Live Men with an Aggressive Organization

Write to F. A. Hicks, Superintendent of Agents, for Details of Our Liberal Agency Contracts

Guarantee Mutual Life Company

A MUTUAL LEGAL RESERVE LIFE INSURANCE COMPANY

Omaha, Nebr.

Jones, B. B.	100,000
Jones, R. L.	100,000
McGehee, C. M.	50,000
McMillan, George	50,000
Omara, J. C.	50,000
Stone, A. H.	50,000
Thompson, L. F.	60,000
Wolfe, H. T.	80,000

BUFFALO

McMinn, C. E.	100,000

CHELSEA

Milam, J. B.	*63,000
Phillips, W. G....over	*50,000

* Includes business insurance.

CHICKASHA

Johnson, Ben F.	55,000
McKelvin, Thomas	54,000
Roche, David H.	90,000
Wooten, R. K.	*265,000

*Includes business insurance.

CLAREMORE

Davis, George B.	*55.000

* Includes business insurance.

CLEVELAND

Mullendore, E. C.	82,000

CLINTON

Welch, Charles G.	75,000

DRUMMOND

Harris, Dr. D. S.	50,000

DURANT

Chebald, S. A. N.	50,000
Evans, E. M.	50,000
MacDonald, D. S.	55,000
MacDonald, John	50,000
Pendelton, Fred	50,000
Pettey, W. B.	50,000
Sawyer, Dr. R. E.	60,000
Slaughter, W. C.	50,000
Williams, R. L....over	50,000

ELK CITY

Garnett, J. D.	50,000
Hunter, Henry	50,000
Standiffer, Orin	50,000
Tisdal, V. C.	50,000
Thurmond, A. L.	50,000
Williams, Amos	50,000
Williams, Sam	50,000

ENID

Burford, Geo.	50,000
Fleming, O. J.	55,000
Graham, John S.	75,000
Hudson, Dr. F. A.	100,000
Newell, Dr. W. B.	50,000
Smith, J. E.	68,000
Stephenson, A. E.	60,000

EUFALA

Janeway, D. C.	50,000
Simpson, R. L.	50,000

HENRYETTA

Whitenton, J. E.	65,000
Wilson, Walter R.	75,000

MADILL

Cardin, Morris O.	100,000

MARIETTA

Westheimer, Simon	51,000

McALESTER

Beatty, C. W.	133,000
Murray, Owen M.	50,000

MUSKOGEE

Ballantyne, H. T.	107,000
Bixby, J. H.	127,000
Duncan, L. W.	76,000
Durnil, W. F.....over	50,000
Evans, Walter A.about	100,000
Fite, W. P.....over	60,000
Gaddy, T. T.....over	100,000
Gibson, J. T.	60,000
Griffin, J. T.	*215,950
Ketchum, H. E....over	100,000
Lynde, C. F.....over	100,000
McKinney, C. C.	100,000
McManus, S. M...over	100,000
Shimoon, Geo.....over	100,000
Shouse, J. H.....over	50,000
Shouse, N. B.....over	50,000
Swan, O. E.....about	55,000
Wood, B. Frank	165,000

* Includes business insurance.

NOWATA

Campbell, Herbert F.	52,000

OKLAHOMA CITY

Anderson, C. F.	75,000
Apple, S. A.	260,000
Anthony, C. R.	*350,000

WOULD LIKE TO DOUBLE HOLDINGS

Oklahoma City, Okla., July 8, 1932.

Editor, The Spectator:

I own somewhere from $225,000 to $250,000 of life insurance. I haven't got it calculated down to a certain amount because a good many of the policies are installments, but that is approximately what it amounts to. I have no business insurance on my business, although I have $25,000 on myself as chairman of the board of the Monroe Grocer Company, of Monroe, La., which is all the outside insurance that I have.

As to my opinion on life insurance, it has always been very high. So much so that I have taken out $25,000 for each of my six children on their lives. This crisis of depression that has been upon us is a proof of the stability of life insurance. I have never heard of a single applicant for a loan on his policy being turned down, which to my mind is one of the strongest arguments as to the stability and liquidity of life insurance. I only wish that I was a younger man so I could take out double the amount I had, but I expect to do this through my children by insuring their lives. I believe in it from the first letter to the last as being one of the best assets to anybody. It teaches thrift. When children have to earn and save to pay their policies it gives them an incentive as well as practice, and is very, very beneficial. I find my children glad they have got it and will profit by it.

R. J. EDWARDS.

Balyeat, Dr. Ray M. about	75,000
Barnett, Benjamin	100,000
Bernstein, Eli D.	50,000
Blakeney, B. B.	50,000
Bloch, Jules	150,000
Boardman, Edwin E.	†50,000
Bonner, Mitchell	85,000
Braniff, T. E.	150,000
Brink, Earl B.	50,000
Brooks, Bert	185,000
Brown, John A....over	400,000
Buckley, W. S.	250,000
Bullard, R. J	51,000
Campbell, R. O...about	75,000
Charter, Robert H.	57,780
Clarkson, S. E.	†50,000
Colcord, C. F.	50,000
Corbyn, Marmaduke	93,000
Coyle, John W.	50,000
Cruce, M. K.	80,000
Culbertson, J. J.	100,000
Dahlgren, Earl W.	50,000
Darks, Herbert H.	75,000
Day, Ralph W.	†50,000
Dorsey, E. E....about	75,000
Drainey, W. E...about	75,000
Early, William O.	†50,000
Edwards, Robert J about	250,000
Emerson, W. R.	190,000
Englesman, A. D.	50,000
Everest, H. P.	530,000
Farmer, Roscoe	55,000
Franklin, Wirt....over	200,000
Frierson, Dr. S. E. over	50,000
Gaylord, Edward..about	200,000
Goldstandt, Guy L.	75,000
Green, Theo. M.	62,000
Green, Thomas L.	*390,000
Gum, Fredk S.	*100,000
Gum, Lester	*100,000
Gunter, Charles W.	250,000
Hales, William T.	100,000
Harbison, Dr. J. E.	50,000
Harbour, James P..over	*135,000
Harden, John J.	65,000
Haskett, Dr. P. E.	60,000
Hayden, Jr., Horace	60,000
Hayes, Kent	150,000
Hightower, W. E.	150,000
Hoffman, Roy....about	500,000
Honnold, C. E.	50,000
Howard, Dr. R. M..over	50,000
Huckins, Jr., Joseph	*150,000
Hudson, H. R....about	100,000
Hulsey, W. O.....about	75,000
Hunt, A. C.....about	75,000
Ingram, S. J.....over	50,000
Irvin, A. B.	110,000
Jamison, Homer	60,000
Johnson, David I.	75,000
Johnson, F. P....about	500,000
Irwin, A. B.	110,000
Jones, Fred.....over	50,000
Jordon, Eugene	85,000
Katz, Harry	*65,000
Kerchmer, L. M.	185,000
Kerr, Bob .....over	75,000
Kessler, James M.	100,000
Key, G. D.	65,000
King, Arthur E.	100,000
Laffer, H. W.	110,000
Lackey, George E.	140,000
Lee, Albert W.	55,000
Leonard, R. E.	100,000
Letterman, M. H.	60,000
Long, Dr. Leroy...over	50,000
Longmire, Wm. M.*over	115,000
Looney, M. A.	50,000
Malerme, D. B.	60,000
Malone, E. S.	100,000
McInnis, A.	70,000
McKee, K. R.....over	50,000
Miller, Austin	100,000
Moorman, Dr. J. L.	50,000
Nichols, Dr. G. A.	450,000
O'Neil, J. E.	50,000
Oppenheim, Leo	58,000
Owens, J. F.	100,000
Owens, E. Guy	100,000
Paul, W. U.	50,000
Paschall, Walter B.	503,000
Parrott, Forrest..about	100,000
Peacock, J. H.	125,000
Patterson, Fred E.	50,000
Price, W. C.....about	85,000
Piersol, J. E.	76,000
Ramsey, Walter R.	*1,892,133
Robinson, A. M.	†125,000
Robinson, J. T.	†50,000
Rosenthal, A. L.	50,000
Russell, Frank	115,000
Russell, Millard	58,000

BUYS FOR SELF AND EMPLOYEES

Muskogee, Okla., July 12, 1932.

Editor, The Spectator:

I have $54,000 personal insurance, and then the company carries $161,950 on my life, which is payable to Griffin Grocery Company. In addition to this Griffin Grocery Company affords their employees protection on the group plan.

I have always been a strong believer in life insurance, which, of course, is evidenced by the amount that I am carrying.

J. T. GRIFFIN, President, Griffin Grocery Co.

Schaeffer, Harry over	100,000
Schafer, Henry	240,000
Schaeffer, Henry	240,000
Shartel, Kent W	50,000
Siever, Robert G.	100,000
Sloane, C. F.	85,000
Smith, Moore T.	50,900
Spielman, J. R..about	50,000
Stuart, Robert T..over	500,000
Sumny, Geo. C...about	100,000
Taylor, Borden W.	105,000
Wallace, Dr. W. J. over	100,000
Webb, C. E.	95,000
Wells, John K.	50,000
Williams, R. F. J.	100,000
Wilson, W. F.	60,000

*Includes business insurance.
†Business insurance.

OKMULGEE

Baker, G. G.	75,000
Baker, P. Dexter	75,000
Bassett, William O.	50,000
Bergquist, Charles	*170,000
Bingman, O. A.	175,000
Black, Eugene R.	50,000
Camphill, C. E.	75,000
Carey, John I.	51,000
Carr, Moses	65,000
Fuhrman, Max	75,000
Graham, M. Fowler	125,000
Hall, John T.	*77,000
Jones, E. P.	50,000
Kaplan, A. S.	75,000
King, J. T.	*750,000
Knapp, George L.	*105,000
Lyons, J. G.	255,000
Miller, L. G.	105,000
Newman, William C.	410,000
Rebold, John H.	54,000
Reynolds, C. E.	250,000
Routt, J. S.	65,000
Siegel, Joseph M.	50,000
Simons, George A.	85,000
Smith, D. M.	75,000
Wigton, Burton	50,000
Wilson, Chas. N...over	100,000
Wood, W. E.	150,000

* Includes business insurance.

PONCA CITY

Brown, C. C.....over	50,000
Browne, Howard, Dr.	75,000
Marland, E. W.	2,000,000
Marland, Geo.	100,000
Ritchie, C. S.	67,500
Wentz, L. W.....about	50,000

SAPULPA

Burnette, E. B.	50,000
Critchlow, Walter	50,000
Caldwell, J.	50,000
Dawns, M. B.	72,000
Jackson, Louis	50,000

STILLWATER

Katz, Jacob	75,000
Otey, M. J.	61,500

TULSA

Allen, W. O.	160,000
Appleman, Louis	110,000
Barnard, H. G.	297,195
Boswell, A. Y.	125,000
Carter, T. J.	61,500
Cloud, James G.	150,000
Creekmore, T. A.	*327,000
Crosbie, J. E.	50,000
Detriek, Homer C.	55,000
Devine, W. E....about	75,000
Dickinson, Oscar F.	55,000
Dunlop, Robert	100,000
Duran, A. E.	*484,133
Ewing, L. N.	72,000
Farmer, A. L.	*350,000
Fellows, Ray S.	53,500
Flanagan, James P.	85,000
Flint, Charles W.	90,000
Fohs, F. J.	94,000
Frates, Jr., J. A.	135,000
Frates, Sr., J. A.	200,000
Gardner, James H.	403,390
Garrod, Walter	75,000
Getman, Roy R.	50,000
Gilbert, N. T.	107,170
Greis, Henry N.	200,000
Hagler, Mrs. Kate	100,000
Hall, Dallas W.	50,000
Hartman, Thomas J.	129,000
Haskell, Hon. C. N.	94,000
Howard, Oscar	153,390
Hull, J. A.	98,390
Hunt, Daniel	235,000
Jenkins, W. W.	53,000
Jones, Charles S.	120,000
Johnson, J. A.	110,000
Kimmel, Walter...over	50,000
Kistler, W. L.	317,000
Kohn, Louis	68,390
Lambert, E. J.	117,000
Livingstone, Julius	50,000
Lundy, Roy P.	82,000
Mason, Dick B.	135,000
McCoy, W. D.	75,000
McMahon, D. F.	108,765
Moore, Frank L.	114,195
Moore, Hal C.	63,000
Mount, W. M.	250,000
Musgrove, Jos. E.	50,000
Paul, Walter E.	110,000
Phillips, Waite	1,290,000
Quinlan, Charles P.	105,977
Ramsey, G. S.	75,000
Reed, F. H.	275,000
Reeser, E. I.	125,000
Ross, E. A.	100,000
Shannon, I. W.	152,000
Skelly, W. G.	675,000
Sloan, J. W.	295,390
Smith, Mrs. G. C.	100,000
Smith, Thomas K.	125,000
Springer, M. P.	50,000
Steinberger, Clyde A.	51,390
Tabor, Jr., Geo. H.	72,975
Taylor, J. K.	70,000
Titus, Cornelius W.	86,780
Townley, Thomas L.	77,000
Travis, David R.	300,000
Travis, M. M.	300,060
Travis, M. R.	90,000
Travis, S. R.	70,000
Tyrell, H. C.	100,000
Washington, J. E.	115,353
Wertzberger, D. D.	200,000
Wheeler, John M..over	100,000
Wiet, E. H.	50,000
Wilcox, H. F.	1,000,000
Wrightman, C. J.	400,000

* Includes business insurance.

VINITA

Halsel, Ewing ...over	75,000

YUKON

Kroutl, John F.	72,000

BUSINESS INSURANCE

ARDMORE

Healton Petroleum Co., Oil Producing:	
Johnson, R. M.	50,000

BARTLESVILLE

Phillips Petroleum Co.,	
Phillips, Frank	500,000

BLISS

Miller Brothers (101 Ranch):	
Miller, Geo. Lee	100,000
Miller, Jos. C.	100,000
Miller, Zark T.	100,000

CHICKASHA

Chickasha Cotton Oil Company:	
Wooten, R. K.	100,000
Hart Cotton Mach. Co.:	
Hart, J. L., Pres.	20,000

DURANT

American State Bank:	
MacDonald, D. S.	55,000
MacDonald, John	50,000

McALESTER

Griffin Grocery Co.:	
Griffin, J. T.	100,000
Russell Hardware Co.:	
Russell, Fredk	50,000

MUSKOGEE

Griffin Grocery Co.:	
Griffin, J. T., Pres.	161,950

OKLAHOMA CITY

All American Oil & Gas Co.:	
Day, Ralph W.	50,000
Anderson-Prichard Co.:	
Anderson, J. S., V.-P.	75,000
Prichard, L. H., Pres.	75,000
Total	150,000
C. R. Anthony & Co.:	
Anthony, C. R., Pres.	100,000
Baker, Hanna, Blake:	
Hanna, Thos. A.	50,000
Carroll, Brough & Robinson:	
Brough, J. P.	30,000
Robinson, J. T.	50,000
Total	80,000
Green Construction Co.:	
Green, Thomas L.	140,000
Gum Bros. Co.:	
Gum, Fred S., Pres.	90,000
Gum, L. B., V.-P.	50,000
Hill, John L., Secy. and Treas.	25,000
Total	165,000

Harbour, Longmire Co.:
Harbour, J. F., Chr. 50,000
Longmire, Wm. M... 50,000
Peterson, W. F..... 50,000

Total 150,000
Huckins, Jr., Joseph.. 65,000
Katz, Harry, Inc..... 50,000
Kerr Dry Goods Co.:
Bulkley, W. S..... 300,000
McEwen - Halliburton Co. 50,000
Oklahoma City Hardware Co.:
Clarkson, S. E..... 50,000
Rosenthal, Al., Inc..... 50,000
Scott, M. D., & Co.:
Scott, M. D..... 50,000
Trave-Taylor Co.:
Taylor, Dudley O..... 25,000

OKMULGEE

Kingwood Oil Co.:
Bergquist, Charles .. 110,000
King, J. T..... 600,000

Total 710,000
Knapp Advertising Co.:
Hall, John T..... 50,000
Knapp, George L..... 60,000

Total 110,000

SHAWNEE

Scott, M. D., & Co.:
Walker, J. S..... 25,000

TULSA

Ewing, L. N., Co.:
Ewing, L. N..... 25,000
May Brothers 100,000
Mayo Furniture Co.... 200,000
Producers Lumber Co.:
Curd, Oscar L..... 125,000
Signal Oil Company:
Foster, John B..... 300,000
Tibbletts & Pleasant, Inc.:
Tibbletts, E. R., Pres. 95,000
Vandever Dry Goods Co.:
Vandever, W. A. about 50,000

OREGON

ALBANY

Cockerline, H. N..... 50,000
Veal, Fred C..... 50,000

ASTORIA

Anderson, Arthur A... 250,000
Barbey, H. J..... 100,000
Brix, P. J..... 90,000
Burke, Jos. R..... 50,000
Callender, Chas..... 100,000
Flavel, Harry..... 60,000
Hesse, Frank..... 50,000
Hope, James..... 50,000
Malarkey, Leo..... 50,000
Norblad, Albin W..... 50,000
O'Brien, Wm. P..... 100,000
Sassnet, Lucien..... 75,000
Tallent, Milliam 60,000
Thompson, William.... 100,000
Thompson, W. L. 169,000
Van Dusen, Arthur.... 50,000

ATHENA

Barrett, Henry A..... 51,000

DURKEE

Oxman, Frank..... 50,000

ENTERPRISE

Dobbin, Jay H....about 67,500

EUGENE

Gray, Arthur R..... 62,000

GLENDALE

Sonneman, H. S..... 50,000

GRESHAM

Albretch, Franz..... 90,000
Honey, F..... 50,000

HEPPNER

Kilkenny, John..... 50,000

MEDFORD

Biddle, Wheldon F.... 55,000

Life insurance means to a citizen of our nation who has pride in his citizenship, that which is the very foundation of our government—independence. It means independence of mind, for worry is banished when tomorrow is provided for, and independence of action for, with the financial future assured, the present can be met without fear of reverses.

I am pleased at the growing tendency to purchase life insurance, not as a duty performed, but, rather, as an afforded privilege. I believe it to be one of the inalienable rights of citizenship not only to be independent, but to insure the right to so remain, and to hand it on, financially, at least, to those who survive. Insurance is safe, sane, saving—a storing up of the grain when the harvest is plenty for the not distant time when the arm of the harvester shall fail.

In my opinion, it is an obligation of good citizenship to provide for one's dependents and his own old age.

I. L. PATTERSON,
Ex-Governor of Oregon.

Boggs, O. C..... 78,000
Emmens, J. J..... 65,000
Fluhrer, Wm. H..... 50,000
Gore, Wm. H.....over 50,000
Patton, Hamilton 80,000
Rosenberg, David H... 170,000
Scherer, Paul A..... 50,000
Thieroff, H. A....over 50,000

ONTARIO

Stanfield, Robt. W..... 100,000

PORTLAND

Ainsworth, John C.... 175,000
Atiyeh, Geo. E..... 60,000
Banks, L. R..... 200,000
Banfield, T. H..... 250,000
Barnes, W. O.....over 50,000
Beckwitt, H. G..... 60,000
Beebe, W. B..... 250,000
Bowles, Jos. R..... 200,000
Brice, Geo..... 100,000
Brogman, William J... 55,000
Buehner, Philip..... 300,000
Burrell, Walter F.about 50,000
Chamberlain, Dr. C. T. 60,000
Cobb, T. J..... 400,000
Coffin, Dr. Homer..... 75,000
Cornell, Dr. E. D..... 50,000
Dant, C. E..... 100,000
Dean, Dr. C. J..... 120,000
Fishel, L..... *52,000
Friedenthal, Joseph..... *70,000
Glickman, M..... 96,000
Goldblatt, William..... 72,000
Goldstein, Sam..... 55,000
Green, H. A..... 99,000
Griffith, F. T..... 150,000
Hirsh, Ludwig..... 75,000
Hirsh, Max.....over 100,000
Honeyman, David T... 150,000
Honeyman, T. D..... 250,000
Honeyman, Walter B.. 50,000
Horenstein, H. M..... 85,000
Jantsen, C. C..... 500,000
Johns, Bruno..... 100,000
Jones, Dr. N. W..... 75,000
Katz, Alma D..... 60,000
King, F. M..... 50,000
King, Lorne P..... 100,000
Kirshner, Hyman M.... 50,000
Leadbetter, F. W..... 100,000
Lovejoy, Geo. A..... §62,500
Macleay, R. L..... 250,000
Maling, Bertrand E.... †170,000
McLeod, Lester..... *125,000
Matson, Dr. Ralph.over 50,000
Matson, Dr. Ray W. over 50,000
Meier, Julius 600,000
Menefee, Lee B..... 275,000
Meyers, E. H..... 100,000
Morris, Taylor..... 165,000
Nicolai, A. F..... 175,000
Nicolai, Harry T..... *435,000
Nudelman, Ed..... 75,000
Olds, W. P.....about 50,000
Ottman, Fred W..... 100,000
Pape, E. C..... 50,000
Parish, B. A..... 60,000
Powers, Ira F..... *314,700
Ray, Harold W..... *140,000
Ridgway, A. B...about 75,000
Rubin, B. W..... 96,000
Sargent, Henry A..... 100,000

Schnitzer, S..... 165,000
Semler, Dr. Harry..... 50,000
Schneelock, Ralph..... 95,000
Sheppard, Chester..... 200,000
Shively, W. B....about 50,000
Smith, Edgar W..... 202,000
Smith, R. E..... 50,000
Standifer, Guy M..... 200,000
Stout, Wm. W....about 50,000
Talbot, Guy W....about 100,000
Teirs, Samuel C..... 50,000
Vines, Harry H..... 75,000
Watzek Bros. *1,000,000
Wilcox, Raymond B... 525,000
Wolf, H. J..... 165,000
Wolfe, A..... 50,000
Worburn, R. J..... 50,000
Younger, Ernest..... 75,000
Zehntbauer, J. A. *600,000

*Includes business.
†Business insurance.
§Also listed Seattle, Wash.

ROSEBURG

Flurry, John A..... 75,500
Strawn, W. B..... 124,000

SALEM

Ausman, Geo. N..... 77,000

STANFIELD

Stanfield, Robert N.... 300,000

WARRENTOWN

Warren, George W.... 100,000

WHEELER

Du Bois, John E..... 80,000

BUSINESS INSURANCE

HILLSBORO

Wells Department Store 45,000

PORTLAND

Astoria Flouring Mills Co.:
Smith, Edgar W.... 50,000
McLeod, L. C..... 35,000

Total 85,000
Columbia Awning & Supply Co.:
Fishel, L..... 20,000
Columbia Knitting Mills:
Friedenthal, Joseph.. 20,000
Jantzen Knitting Mills:
Adams, Irwin S..... 50,000
Cormack, Alfred J.... 65,000
German, Henry L.... 50,000
Heineman, Mitchell... 50,000
Jantzen, Carl C..... 200,000
Zehntbauer, Chas. R.. 100,000
Zehntbauer, J. A..... 215,000

Total 730,000
Lowengart & Company Wholesale Millinery:
Rothchild, Fred H... 25,000
Powers, Ira F., Furniture Co.:
Co.:

Powers, Ira F., Pres. 197,000
Secretary 10,000

Total 207,000
Nicolai Corporation:
Nicolai, Harry T.... 250,000
Ray-Brown Company:
Maling Bertrand E.. 100,000
Ray, Harold W..... 100,000
Ray-Maling Company:
Maling, Bertrand E. 70,000
Sprouse Reitz Co..... 75,000
Watzek Bros..... 1,000,000

PENNSYLVANIA

ABINGTON

Ambler, Charles A.... 115,000

ALLENTOWN

Dorsheimer, Ben F.... 80,000
Haltzel, Henry S..over 50,000
Leh, Geo. H..... 135,000
Leh, William H..... 91,000
Schadt, Oliver ..about 75,000
Ziegenfuss, Chas. E.... 80,000

ALTOONA

Aaron, W. S..... 300,000
Anderson, C. F..... 161,000
Bergman, Louis 100,000
Casanare, A. 125,000
Gable, George 240,000
Gable, Robert B..... 275,000
Hughes, W. H..... 315,000
Kazmaier, John 200,000
Lang, Louis 100,000
Mathewson, W. K..... 150,000
Oswald, Ignatius 150,000
Oswald, V. A..... 350,000
Replogle, Dr. H. B..... 112,000
Rothert, Oliver 305,000
Sitnek, Jacob 325,000
Smith, E. R..... 65,000
Webb, Haywhrd 50,000

AMBLER

Arbuckle, Jesse N.over 75,000

ASHLAND

Papper, John W..... 70,000

BEAVER

Addenbrook, T. W. D.. 80,000
Anderson, James L.... 60,000
Book, Fred H..... 100,000
Hooper, E. S..... 50,000
Standley, E. M..... 75,000
Wilkinson, R. A..... 74,000

BEDFORD

Thropp, Joseph E..... 110,000

BELLEFONTE

Emerick, W. J..... 125,000
Harm, O. J..... 65,000
Hockman, A. F..... 86,000
Noll, Ray C..... *125,000
Reynolds, W. F..... 60,000
* Includes business insurance.

BERWICK

Woodin, W. H..... 200,000

BETHLEHEM

Aborn, Robert 50,000

BLOOMSBURG

Monroe, W. R..... 60,000

BRADFORD

Bird, Jay 300,000
Brantz, David 100,000
Brennan, R. J.....*1,002,331
Burns, E. J.....over 100,000
Burns, Wm. J....over 50,000
Daily, Daniel W..... 65,000
Dana, Anna M..... 50,000
Dorn, C. G..... 69,000
Dorn, Forest D.....*2,220,873
Dresser, Robert A..... 80,000
Emery, E. C..... 100,000
Emery, Lewis 50,000
Franks, Jr., John..... 52,000
Grant, Hugh.....about 50,000
Hanley, T. Edward.over 500,000
Hapgood, Robert P.... 60,000
Healey, William J..... *635,000
Hifler John 200,000
Johnson, Arthur L.... 60,000
Johnson, Clarence W.. 100,000
Johnston, F. Harold.. 1,130,000

Johnston, Frank M.... 62,000
Kervin, J. A..... 60,000
Kreinson, L. J..... 125,000
Mallory, Thos. 75,000
Mason, R. L..... 50,000
Matson, Meyer 50,000
Miller, Fred A..... 54,000
Minnich, Lawrence.... 100,000
Morris, Carl W..... 50,000
Nichols, Nathan..... 60,000
Oppenheim, Isaac 60,000
Parmenter, F. R..... 50,000
Paton, Dr. F. Wade.... 60,000
Randall, Jacob.....(b) 100,000
Siff, Raymond S..... 85,000
Siff, Samuel..... 90,000
Schonblom, H. E..... 75,000
Slingerland, E. E. (a) 500,000
Thompson, Jr., T. P... 100,000
Wilborg, Abner H..... 265,000
Wilson, Dr. H. A..... 80,000
Wilson, Thomas B.... 320,000

* Includes business insurance.
(a) Also listed Derrick City.
(b) Also listed Duke Center, Pa.

BRIDGEPORT

Smith, I. A..... *60,000
* Includes business insurance.

BROWN

Stanaley, E. M..... 100,000

BROWN FALLS

Solomon, Max 100,000
Walker, Jr., F. W..... 350,000

BROWNSVILLE

Ritchie, Carl W..... 80,000

BUTLER

Berg, Henry .....over 400,000
Greenlee, C. D..... 65,000
Leidecker, John A.... 85,000
Ritts, J. V..... 200,000

CARLISLE

Lindner, John 75,000

CENTRE HALL

Bartholomew, Chas. D. 105,000
Kerlin, W. W..... 251,000

CHARLEROI

Porter, Harry S..... 65,000

CHESTER

Irving, D. E..... 50,000
Powell, Wm. M..... 50,000
Wethrill, Richard 500,000
Wethrill, Robert 175,000

CLAYSBURG

Greene, Floyd L..... 50,000
Greene, Lionel Y..... 85,000
Johnston, Chas. O.... 100,000

CLEARFIELD

Betts, Wm. I..... 80,000
Powell, Henry B..... 80,000

COATESVILLE

Aronshon, Benj. 75,000
Harris, F. W....about 100,000
Pyle, Duie 110,000

CONNELLSVILLE

Aaron, Myer.....over 100,000
Corrado. Guy..... 321,000
Oppenheim, Sam'l..... 55,000

CORRY

Williams, T. P..... 52,600

CURWENSVILLE

Erhard, Dr. E. S.over 50,000

DANVILLE

Edmondson, D. E..... 100,000
Foss, H. L.....over 50,000
Hartman, F. Q..... 120,000
Owen, Fred 50,000

DERRICK CITY

Slingerland, E. E..... 507,000

DU BOIS

Hahne, Frank 130,000
Lum, George H..... 132.500
McCreight, M. I..... 64,000
Pollum, Dr. Jas. I.... 94,000
Waldron, Jr., Charles. 76,000

DUKE CENTER

Randall, Jacob ....(a) 100,000
(a) Also listed Bradford, Pa.

DURICH CITY

Berry, E. R..... 75,000
Danner, L. G..... 100,000

ELIZABETHTOWN

Klein, Frederick 100,000
Klein, William 50,000

ELKINS PARK

Roelofs, Henry H..... 267,000

EMLENTON

Crawford, H. J..... *100,000
Gilmore, H. R..... 50,000
Gregory, T. B..... *130,000
Heasley, Harry 50,000
Mitchell, H. B..... 50,000
* Includes business insurance.

EMPORIUM

Kaye, Joseph..... 150,000
Spence, Harry S..... *51,000
* Includes business insurance.

ERIE

Behrend, Ernest...over 1,000,000
Behrend, Dr. Otto..... 50,000
Brehavel, E. R..... 50,000
Currie, D. Angus..... 413,000
Jarecki, Alexander ... 50,000
Jarecki, Robt. 50,000
Mack, Elisha H..... 60,000
Metcalf, Geo. R..... 60,000
Moore, E. C..... 116,000
Palmer, T. J. R..about 1,000,000
Payne, F. H..... 50,000
Rieckert, R. 75,000
Reisenman, Jos. C.... 76,000
Steiner, Charles..... 55,000
Streuber, Louis 100,000
Thayer, H. N..... 50,000
Thayer, James N..... 50,000
Vicary, Arthur 250,000
Wallace, F. M..... 50,000
Willis, Hunter..... 250,000
Wright, Paul D..... 100,000
Wright, R. P..... 75,000

EVERETT

Gibboney, G. H..... 50,000
Gump, Jr., H. F..... 70,000
Kay, Robert 50,000
Robinett, Edward 50,000
Thropp, D. S..... 375,000

FRACKVILLE

Haupt, G. A..... 150,000
Suender, Eugene H.... 175,000

FRANKLIN

Bleakley, R. R..... 50,000
Galbrath, C. R...about 50,000
Lamberton, Harry 50,000
McCalmont, David B.. 140,000
Park, Boyd N...about 50,000
Reisenman, Jos. C.over 76,000
Sheasley, Chas. H..... 55,000
Sheasley, Jacob 55,000
Smith, Sherman 100,000

GLEN CAMPBELL

Ake, E. C..... 50,000
Clark, H. E..... 160,000
Clark, J. O..... 50,000

GLEN SIDE

Albrecht, Wm. P..... 70,000

GREENSBURG

Abraham, Paul J..... 51,000
Bair, Kenneth H..... 150,000
Bair, Paul S..... 135,000
Carson, S. A..... 125,000
Coulter, Richard 200,000
Coulter, Wm. A....over 100,000
Davis, Simon..... 102,000
Donohue, John P..... 200,000
Eidenmiller, A. R..... 61,500
Harman, Chas. H..... 50,000
Herbert, Robt. B..over 50,000
Humphrey, Arthur F.. 120,000
Humphrey, Fred D.... 50,000
Jamison, Jay C. 305,000
Jamison, John M..... 100,000
Jamison, R. H. 100,000
Jamison, Thos. S..... 185,000
Jamison, Ralph E.about 50,000
Keller, D. G..... 50,000
Kerr, B. W. 290,000
Koppitz, Carl G..... 50,000
Lynch, C. McK..... 500,000
Lynch, Clay F..... 168,000
Lynch, Thomas 160,000
Maddas, Frank 105,000
Mears, R. M..... 50,000
Miller, Frank B..... 50,000
Miller, Samuel 85,500
Moore, Clyde B..... 50,000
Nevin, K. S..... 50,000
Overly, W. F.....over 75,000
Peterson, P. O..... 75,000
Robbins, Thos. N..... 76,000
Robertshaw, John 125,000
Rose, Sam W..... 100,000
Rutherford, John C... 50,000
Rutherford, William O. 85,000
Shaner, P. K.....over 50,000
Shoemaker, C. J..over 200,000
Smith, Robt. W. 80,000
Steinmann, J. P. 55,000
Sweeney, E. A..... 85,000
Troutman, A. E...over 200,000
Vance, Glenn G..... 50,000
Wible, W. S..... 50,000
Witt, C. V..... 100,000
Woodruff, M. A..... 50,000
Wyant, Adam M..... 50,000

HANOVER

Krebs, John C..... 101,100
Myer, C. N. 1,000,000

HARRISBURG

Anast, Chas..... *150,000
Bailey, Ed. .....over 150,000
Bailey, James B..over 100,000
Baker, Ralph J..... 485,000
Ball, Charles ....about 200,000
Barker, B. F..... 50,000
Barley, J. Frank..... *75,000
Bowman, John W..... 50,000
Bowman, Henry H.... 150,000
Bowman, J. Wm.about 400,000
Chambers, C. A..... 65,000
Claster, Henry C..... 150,000
De Long, C. A...about 100,000
Donaldson, J. A..over 200,000
Doutrich, I. H..... 250,000
Elias, E. A..... 50,000
Evans, Berne H..... 150,000
Feeser, J. F..... 50,000
Fickes, C. Glen..... 50,000
Frantz, Grover C..... *95,000
Gainsburg, Dr. Benj... 280,000
Goldman, Henry P.... 150,000
Goldman, Dr. L. C.... 100,000
Grauptner, W. R. about *500,000
Groff, Abram L..... 70,000
Gross, Dr. H. P..... 70,000
Gross, Henry M..... 55,000
Hall, Francis J...over 100,000
Hause, N. E.....about 100,000
Hoak, C. A.....about 150,000
Irons, Robert H..about 100,000
Johnson, Walter 97,000
Kaufman, David 315,000
Kaplovitz, A. ...about 100,000
Kunkel, John C., Jr. about 500,000
Lappley, C. J....about 100,000
McCormick, H. B..... 50,000
McCubbin, T. P..... 200,000
McFarland, George G. .....over 100,000
Miller, Jacob 250,000
Moorhead, R. W..... 50,000
Mories, Joseph E.about 100,000
Morrison, Hyman 100,000
Oenslager, Dr. John., Jr. .....about 75,000
Pomraning, Joseph W. 150,000
Raull, George ....over 100,000
Rice, P. B..... 55,000
Rily, George W..... 50,000
Schaeffer, George P... *75,000
Schreiner, Roy W.over *60,000
Shenk, Clarence S.... 50,000
Shoemaker, Ray S..... .....about 200,000
Smith, Luther B..... 50,000
Snyder, E. C.....over 100,000
Sourbier, George H... 50,000
Spong, Harper W..... 100,000
Storey, Douglass D..... 155,000
Strouse, William 122,000
Tausig, Edwin 50,000
Tausig, Herman 50,000
Yoffee, Harry 70,000
Yoffee, Irvin 80,000
Yoffee, Isaacs 70,000
* Includes business insurance.

HAVERFORD

Foster, F. B..... 75,000

HAZLETON

Andrews, A. J..... 50,000
Beach, Harry M..... 50,000
Engle, G. Stuart..... 87,000
Lathrop, Dr. W..... 50,000
Pardee, Frank ...over 50,000
Pardee, I. P..... 150,000
Sharpless, John R..... 60,000

HUNTINGDON

Fisher, Mayor Geo. W. 100,000

JEANNETTE

Baughman, R. M. 50,000
Best, R. E. 95,000
Euwer, Wm. 50,000
Merrell Roland 50,000
Mills, C. P. 78,000
Sloan C. T. 50,000

JOHNSTOWN

Baker, Frank D..... 250,000
Bantley, Dr. D. S..... 50,000
Cosgrove, John C..... 400,000
Cramer, Harry G. 65,000
Kenney, John S..... 75,000
Kling, Geo. K....over 50,000
Mardis, Frank G..... 60,100
McCrory, J. G..... 450,000
Meehan, H. J.....over 50,000
Parker, Dr. Ray..... 50,000
Wait, Edgar F..... 75,000
Waters, John H..over 50,000

KANE

Ulf, F. E..... 100,000

KENNETT SQUARE

Brewer, Russell P..... 153,000
Du Pont, P. S..... 50,000
Farquhar, Malcolm.... 50,000
Mason, Charles H..... 243,500

KINGSTON

Newell, T. L..... 50,000
Ruggles, H. W..... 250,000

KUTZTOWN

Dunbelberger, Dr. N. C 50,000
Luckenbill, Paul 50,000

LANCASTER

Atlee, Dr. John L..... 100,000
Bursk, J. Howard..... 105,000
Cohen, Benjamin 100,000
Cohn, Max 100,000
Coyle, John A..... 150,000
Fraim, Walter 50,000
Goodman, Miles 200,000
Gunzenhauser, C. 50,000
Musser, Frank C..... 150,000
Posey, W. W..... 100,000
Prizer, Dr. E. T..... 100,000
Scully, A. C..... 100,000
Shand, James 140,000
Shand, Wm. 283,000
Slaymaker, Sam R.... 50,000
Snyder, Dr. E. S..... 55,000
Straub, J. L..... 250,000
Umble, Christian J. over 250,000

LANSDOWNE

Rodenheiser, Dr. E.... 50,000

LEBANON

Bamberger, I. E..... 107,000
Bixler, Henry ....over 50,000
Brenner, Louis ...over 50,000
Coleman, B. D. over 50,000
Deitzler, S. .. 55,000
Groh, J. L... 75,000
Jones, T. R... 100,800
Kreider, G. .. 50,000
Kreider, P. .. 50,000
Light, H. H.. 175,000
Light, S. P... 100,000
Millard, H. .. 200,000
Noggle, F. ... 81,000
Noggle, W. R. 60,000
Quinn, T. S... 100,000
Snavely, C. O. 65,000
Worrilow, W. 100,000

LEWISBURG

Jasper, W. N. 60,000

LITITZ

Eby, H. E. .. 143,908
Fahnestock, W. 50,000
Garber, E. L. 105,000
Yoder, Dr. M. 70,000

LOCK HAVEN

Armstrong, C. 200,000
Candor, A. C..... 175,000
Gummo, C. K..... 100,000
Hopkins, D. S..... 350,000
Kistler, Sedgwick 350,000
Putnam, C. P..... 50,000
Quiggley, R. S..... 75,000
Stouck, V. M..... 100,000
Thomas, Dr. D. W..... 125,000
Winner, F. L..... 57,000
Winter, W. C..... 55,000

LUDLOW

Olmsted, G. W. 190,000

MADEIRA HILL

Gilbert, John .....over 100,000

MAHANOY CITY

Kaier, Mrs. Margaret. 50,000
Smith, Nicolas 50,000

MANHEIM

Guie, Dr. P. F..... 86,500

McKEESPORT

Chambers, Dr. Wm.... 115,000
Cornelius, Wm. A..... 95,000
Pitts, Enoch W..... 60,000
Ruben, Joseph H..... 50,000

MILTON

Anspach, W. W..... 72,000
Krise, R. W..... 50,000
Shimer, E. S..... 105,000
Shimer, George S..... 75,000

MUNCY

Glass, J. Russell 50,000
Jones, R. L..... 50,000
Sprout, Fred 50,000

NAZARETH

Miller, John A....over 100,000

NEMACOLIN

Ruttenberg, Chas..... 50,000

NEW BETHLEHEM

Andrews, Percy C..... 50,000
Lower, C. M..... 50,000
Lower, Ira..... 50,000
McEwen, H. C..... 60,000

NEW CASTLE

Downelly, M. J..... 150,400

NEW CUMBERLAND

Kohr, Hyman F..... 150,000
Kohr, Russell R..... 100,000

NORRISTOWN

Ballard, H. T.....over 100,000
Coleman, H. C....over 200,000
Hosey, John H....over *100,000
Scheidt, Adam...about 50,000
Watt, George W..over 68,000
* Includes business insurance.

OIL CITY

Berry, Charles 50,000
Berry, James 50,000
Geary, D. J..... 75,000
Manion, Daniel 50,000
Manion, Laurey 75,000
Murray, Jean 50,000
Suhr, Charles 100,000

PALMYRA

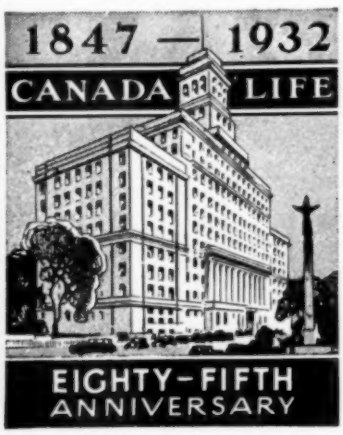
Engle, J. R..... 50,000
Kreider, W. E..... 125,000

PERRYOPOLIS

Karolcik, Michael..... 50,000

PHILADELPHIA

Adamson, Charles 165,000
Allen, A. Rushton..... 175,000
Ammann, William 100,000
Anderson, Ralph S.... 50,000
Anderson, W. M..... 250,000
Anspach, Dr. B. M... 50,000
Austin, Wm. L..... 400,000
Austin, Jr., Wm. L... 100,000
Bailey, E. F..... 75,000
Bailey, W. C.....about 50,000
Bailey, Walter A..... 250,000
Bailey, Wm. H..... 200,000
Baker, A. F..... 250,000
Ballard, Ellis Ames... 100,000
Ballard, Fred L..... 100,000
Barney, Chas. D..... 350,000
Barrett, Chas. H..... 50,000
Baum, Isidore 50,000
Baxter, C. Carroll..... 125,000
Bell, Fred P..... 94,000
Bell, Jr., Samuel..... 100,000
Bennis, Edward F..... 75,000
Berlet, E. J.....over 100,000
Best, Arthur C..... 140,000
Bettger, Franklin L... 121,000
Biddle, Jas. G..... 170,000
Blair, Frank J..... 50,000
Blair, W. Edwin..over 50,000
Bloch, Arthur..... 200,000
Bloch, Bernard.....over 100,000
Bloch, Moses L..... 120,000
Blum, Gabriel 150,000
Bobey, L. W..... 125,000
Bonsall, Edward H.... 75,000
Borie, Beauveau 50,000
Borton, J. Harvey..... 50,000
Brawn, Chas. A..... 100,000
Breyer, Henry W..... 100,000
Breyer, Jr., Henry W..*1,000,000
Brooke, Robt. E..... 50,000
Brown, E. H.....over 50,000
Brown, Francis S..... 50,000
Brown, Frank H..... 250,000
Brown, Wm. Findlay.. 125,000
Brownhill, Harry A... 200,000
Budd, Edward G. 170,000
Buehn, Louis .....over 50,000
Caplan, Harry..... 51,000
Carpenter, J. S. P.... 55,000
Carpenter, Dr. J. T... 50,000
Carroll, Vincent A.over 100,000
Carson, Philip 140,000
Carson, T. I..... 125,000
Carstairs, Daniel H... 150,000
Carstairs, James 200,000
Carstairs, J. H..... 75,000
Chandler, Percy N.over 200,000
Chapman, Jr., Wm. R. 70,000
Cheyney, A. B..... 150,000
Claflin, Clarence B.... 200,000
Clark, Clarence M.over 50,000
Clark, James E..... 100,000
Clothier, Jr., Isaac H. 500,000
Clothier, Morris L.... 1,500,000
Cohen, Isaac..... 100,000
Colborn, W. T., Jr. ... 60,000
Collins, H. H..... 80,000
Collins & Aikman ...†1,500,000
Conrad, Charles 50,000
Cooke, Jr., Chas. B... 50,000
Cooke, Jay, 3rd..... 200,000
Craig, John L..... 100,000
Craig, Walter A...over 100,000
Crawford, Capt. Jas. L. 100,000
Crenshaw, A. 50,000
Curtis, Edward H..... 90,000
Curtis Publishing Co..†1,500,000
Dale, Ed. C..... 100,000
Dannenbaum, Alex W. 300,000
Davis, Bernard.....*1,500,000
Davis, Dr. J. Leslie... 162,000
Deaver, Dr. J. B..... 150,000
Disston, Frank 100,000
Disston, Hamilton 50,000
Disston, Wm. D..... 50,000
Ditson, J. E..... 50,000
Dodge, Kern 50,000
Downing, Wm. C..... 250,000
Drexel, Miss C..... 200,000
Drexel-Biddle, A. J... 1,000,000
Dunlap, James 175,000
Dunning, George A... 50,000
Durham, J. Edw. 75,000
Elliott, Richard M.... 100,000
Erdman, Wm. K..... 50,000
Fabiana, Aurelio 50,000
Feist, Jacob G..... 140,000
Felin, Charles F..... 365,000
Finnell, Samuel C..... 300,000
Flagg, Stanley G..... 100,000
Fleisher, S. B..... 80,000
Fletcher, Geo. W. B... 200,000
Foerderer, Percival E. 1,370,000
Foley, F. H..... 275,000
Foster, Frank B...over 50,000
Franklin, Malcolm ... 150,000
Frazer, George H..... 150,000
Freihofer, William ... 500,000
Friehofer, C. A..... 100,000
Friehofer, Stanley.over 100,000
Fry, Eugene W..... *750,000
Geuting, Anthony H... *660,000
Gillinder, Edgar A.... 65,000
Gilliland, Chas. L..... 559,000
Gimbel, Ellis A..... 250,000
Gimbel Bros. .....†1,500,000
Glenn, James H..... 195,000
Goldman, Adolph L.... 55,500
Gomery, J. Edw..... 350,000
Grange, Chas. E..... 142,000
Grange, Wm. 62,122
Graves, Nelson Z..... 475,000
Greenfield, Albert M... 2,025,000
Gucker, Frank T..... 50,000
Hall, George W..... 100,000
Hamilton, Richard J... 50,000
Hamilton, Wilbur F... 50,000
Hanson, Michael F.... 100,000
Hardt, John W..... 60,000
Hare, Thos. J..... 150,000
Harman, W. H..... †150,000
Harned, Thomas B.... 60,000
Harris, Edward M ... 3,000,000
Hart, Hugh D..... 90,000
Hartman, Dr. J. Calvin 145,000
Herkness, Wayne..... 250,000
Hernig, Albert 75,000
Hires, Chas E.....over 150,000
Hires, Wm. G.....over 50,000



Hirst, Arthur C...over 100,000
Hodge, Hugh B..... 75,000
Holland, Chas. H.over *1,000,000
Holmes, Robert C..... 60,000
Holmes, William L.... 250,000
Holt, Joseph B..... 105,000
Hoopes, Wm. E..... 50,000
Horn, Jr., James P... 50,000
Horstmann, Ignatius F. 60,000
Horstmann, John F... 100,000
Houston, Samuel F.... 250,000
Howe, George....about 800,000
Howson, Charles 50,000
Hulshizer, Wm. C..... 175,000
Hurley, John M..... 150,000
Ingber, M. N..... 50,000
Irwin, Harold C..... 200,000
Janney, Jos. M..... 150,000
Janney, Walter C..... 800,000
Jenkins, Chas. F..... 272,000
Jennings, R. W..... 200,000
Johnson, Alba B...(b) 1,100,000
Johnson, C. Harry.... 725,000
Johnson, Dwight G.... 182,000
Johnson, W. Percival.. 70,000
Jones, Dr. Harold..... 76,000
Jones, Lawrence..... 500,000
Jones, Sharpless 50,000
Kaufmann, John J... *350,000
Keller, Marshall 75,000
Kelley, Albert B..... 50,000
Kelly, Jack 125,000
Kely, P. H..... 156,000
Kelly, Wm. F.....over 50,000
Kent, Everett L..... 150,000
Killough, Robert..... 100,000
Kindt, Charles F..... *180,000
Kirschbaum, D. ...over 200,000
Kling, Wm. F..... 100,000
Kritler, Geo. W...over 50,000
Krupp, Wm. E..... 60,000
Kunkel, James E..... 131,500
Lang, Henry L..... 650,000
Langhorne, Wm. 105,000
Latta, Thomas L..... 170,000
Lawrence, McFadden B. 150,000
Leonard, Fred M..... 100,000
Lindback, Cristian R..*4,000,000
Linton, Jesse 50,000
Linton, Albert M. 275,000
Lipper, Arthur 100,000
Lippincott, A. H..over 75,000
Lippincott, J. B..... 100,000
Lit, Jacob D..... 200,000
Lit Brothers .....†1,500,000
Lloyd, Horatio G..... 175,000
Lorimer, John A..... 115,000
Louchheim, W. C..... 150,000
Louchheim, J. H..... 200,000
Ludlum, David S..... 250,000
Magoffin, W. H..... 75,000
Maher, John J.....over 50,000
Maimon, Joe H..... 60,000
Maklin, Louis..... 77,000
Margerum, Wm. B.... 125,000
Martin, John C.....*6,540,000
McCall, Wm. T..... 65,000
McClatchy, John H.... 250,000
McCloskey, Dr. John F. 350,000
McCrahan, Frank R... 65,000
McCullough, Joseph S. 100,000
McCullough, W. B.... 100,000
McCurdy, James 50,000
McCurdy, Jr., James.. 50,000
McGeorge, Wm..... 59,667
McIlhenny, John D.... 75,000
McIntyre, Jos. A..... 65,000
McLean, Robert..... 370,000
McNeely, C. Wilson over 300,000
McNeely, Robert K.... 100,000
McParland, C. E..over 200,000
McPherson, John B.... 50,000
Medicus, Joseph P..... 60,000
Mellor, Signourney.over 200,000

PENNSYLVANIA UNDERWRITERS COMPANY

Pittsburgh, Pa.

PAN-AMERICAN LIFE INSURANCE COMPANY

L. SHRADEN BROWN

Pennsylvania State Manager

22nd Floor, Clark Building

Pittsburgh, Pa.

Metzger, Frank K..... 50,000
Metzger, Wm. F..... 150,000
Middleton, Jr., Melborne T. 300,000
Miller, Daniel K..... 270,000
Miller, Clarence E..... 425,000
Mitchell, J. L..... 205,000
Moran, John H..... 250,000
Morgan, Randall 1,000,000
Morice, Wm. N..... *200,000
Morris, E. B., Jr.over 100,000
Murray, Joseph A..... 101,000
Musselman, C. A..... 200,000
Neel, Percy C....about 50,000
Nelson, John H...over 100,000
Netter, J. 252,000
Newbold, Firtz E. D.. 50,000
Oehrle, A. C.....about 165,000
O'Malley, E..... 176,000
O'Reilly, H. R..... 100,000
Ott, Geo. E.....over 100,000
Page, Robert P...over 1,000,000
Pancoast, Dr. H. K... 100,000
Parrish, Percival 50,000
Pearlman, Martin M.. 1,500,000
Pepper, Jr., D. W.... 100,000
Peters, Joseph R..... 491,000
Pinkerton, Fred O..... 100,000
Pinkerton, Wm. W.... 100,000
Pomerantz, A. 125,000
Pooley, Edward F..... 100,000
Porter, Jr., Chas. A... 100,000
Poth, Harry 60,000
Pottash, Harry..... 100,000
Pottash, Max..... 100,000
Prettyman, Chas. B... 285,000
Prevette, Earl 50,000
Quinn, Murtha P..... 66,000
Ramsey, J. R..... 65,000
Reed, Jacob 85,000
Reyenthaler, E. G..... 160,000
Reynolds, Baxter 100,000
Reynolds, J. H..... 100,000
Richards, J. E..... 100,000
Richardson, Tolbert N. 50,000
Richman, William H. over 300,000
Roberts, G. Theo..... 50,000
Roberts, Jr., P..... 50,000
Robinson, John J..over *160,000
Rodenbaugh, Elmer E.. 250,000
Rodenheiser, Dr. E. W. 130,000
Roedelheim, A. L..... 100,000
Roydhouse, G. W..over 100,000

Ruetschler, Henry ... 54,000
Rumpp, Herman C. over 50,000
Rust, Harry B..... 50,000
Ruth, B. W..... 50,000
Sacks, Emanuel..... 161,000
Sauers, H. S..... 80,000
Schloss, Herman 100,000
Schoble, Frank 500,000
Schramm, Wm. D..... 265,000
Schwartz, John C..... 281,000
Scott, Harry W...over 200,000
Scott, Wilbur S..... 220,000
Selig, Eli K.. 167,000
Senter, Ralph T..... 50,000
Shaffer, Clyde H..... 50,000
Shand, Alexander C... 50,000
Sheerin, Wm. R..... 65,000
Sheppard, F. L..... 140,000
Sherrett, Max A..... 125,000
Shlifer, Rudolph..... 70,000
Shober, S. S.....over 50,000
Simonin, Eugene B.... 1,010,000
Simpson, G. W..... 50,000
Sladkin, Max M..... 100,000
Sjostrom, John E..... 55,000
Smith, Arthur D..... 250,000
Snellenburg & Co.....†3,500,000
Snellenburg, Jos. 75,000
Snellenburg, Samuel .. 64,000
Sparks, John W..... 90,000
Springer, Roy N..... 75,000
Starkey, Wm. P...over 500,000
Steele, John L....over 50,000
Steele, Joseph M. *615,000
Stein, Louis B..... 70,000
Stern, David J. *2,000,000
Stevenson, John A. (a) 500,000
Stewart, A. James.... 50,000
Stone, Harry A..... 85,000
Strittmatter, Dr. I. P. 60,000
Sullivan, Jr., Jas. J.... 85,000
Sullivan, Juleus J..... 103,000
Supplee, C. Henderson 104,000
Sweeten, Jr., Jas..... 500,000
Swing, Dr. Chas. W... 85,000
Taubel, Clarence H.... 500,000
Taylor, A. Merritt.... 500,000
Taylor, John C..... 80,000
Thayer, Harry C..over 300,000
Thomas, Philip Edw... 160,000
Thompson, C. H...over *85,000
Tily, Herbert J..... 500,000
Tilge, H. F..... 50,000

Tobey, Walter H... . 150,000
Trainer, John A..... 500,000
Trainer, Joseph C..... 500,000
Trigg, Ernest T. 500,000
Turner, Charles A..... 100,000
Turner, James A..... 65,000
Vauclain, S. M..... 1,000,000
Vogler, John G..... 150,000
Wagner, W. F....over 50,000
Walker, Robt. Coleman 55,000
Wall, Raymond W.over 200,000
Wallace, Wm. 150,000
Walsh, Basil S. *783,000
Walton, Thomas E.... 100,000
Wanamaker, Jr., W. H. 210,000
Warburton, Barclay .. 50,000
Warden, Jr., Wm. G.. 100,000
Wark, W. E.....over 100,000
Warner, Jr., W. R.... 50,000
Watson, Paul 65,000
Wayne, Joseph 500,000
Webb, Andrew S..over 100,000
Webb's, Charles Son's. 3,000,000
Weiland, Jr., Dr. Carl 114,000
Weiss, David.....(a) 200,000
Weiss, Samuel 102,500
Welch, Ben T..... 300,000
Wells, Geo. L..... 50,000
Wendell, Herman 50,000
Wheeler, M. H..... 75,000
Whelan, Jas. T..... 65,000
Wilgrus, Horace B.... 150,000
Wilkinson, Chas B.... 50,000
Williams, Morris 50,000
Williams, Thomas J... 100,000
Willing, J. E..... 175,000
Wilson, Dr. J. C..... 65,000
Wray, Clarence A..... 50,000
Wright, Jr., Edw..... 50,000
Wright, Ernest A..over 125,000
Wright, Jr., Spencer D. 165,000
Young, Walter A..... 75,000
Zane, Geo. W..... 50,000
Zurn, O. F., Jr..... 75,000

(a) Also listed New York
* Includes business insurance.
† Business insurance.
(b) Also listed Rosemont, Pa.

PITTSBURGH

Adler, Louis J..... 85,000
Beegle, Clifford H. 453,246
Benedict, E. L..... 200,000
Blair, C. Hugh..... 67,000
Bosserrman, W. M.... 75,000
Bostwick, Roy G..... 100,000
Brown, A. B..... 142,500
Burchfield, A. H..... 273,000
Burnett, H. T. 125,000
Campbell, George J... 110,000
Cancelliere, Andrew, M. D. 130,000
Chambers, Harry J... 100,000
Close, I. L..... 60,000
Cohill, Maurice 140,000
Crick, L. H..... 60,000
Cummins, W. J..... 51,000
Davidson, Mrs. Emma. 113,000
Davidson, Geo. McC... 60,000
Diebold, E. M..... 70,000
Dimling, John 66,000
Donahue, J. A. 400,000
Donahue, T. K. 300,000
Donnelly, M. J. 200,000
Duff, A. W..... 110,000
Duff, Wm. M. 465,684
Flannery, J. Rogers .. 1,152,500
Frauenheim, Miss Rose 50,000
Frederick, W. F..about 100,000
Friday, John A. 1,175,000
Galanat, C. P..... 100,000
Galloway, John 60,000
Garland, John W..... 300,000
Garland, Robert 307,500
Germain, Jr., Louis... 300,000

Goldsburg, Royal S... 127,000
Graham, Chas. J..... 115,000
Graham, W. E. 177,600
Griffith, W. E..... 100,000
Guckenheimer, Isaac... 95,759
Guggenheim, Arthur S. 75,000
Gulick, Henry 50,000
Hareman, Joseph..... 115,000
Hartman, Jr., Joseph . 100,000
Hermes, John 205,000
Hodkinson, Frank C... 200,000
Holdship, C. F....over 50,000
Howell, G. D....about 175,000
Humbert, George J.... 125,000
Hutchinson, A. A..... 50,000
Ingersoll, L. F..... 50,000
Jackman, D. E..... 85,000
Johnson, E. E. 82,640
Kailer, F. S. 68,800
Kaufman, Edgar J.... 315,000
Kaufmann, Theo..... 130,000
Keller, W. B. 90,209
Kirstein, B. M..... 55,000
Klages, Allen M..... 100,000
Krebs, J. C. 161,884
Kuhn, David W..... 55,000
Kuhn, J. S..... 169,000
Kuhn, W. S..... 125,000
Kunkelmann, G. P. about 58,000
Kurtz, Thomas N. 100,000
Landon, Dr. J. Lyndon 100,000
Lynch, Chas. McK. ... 182,500
Mardis, F. G..... 71,350
McCargo, Grant..... 227,100
McCaskey, John A.... 50,000
McCaskey, W. Rhodes. 50,000
McCune, Mrs. J..... 1,000,000
McNulty, M. F. 417,528
Mellon, Thomas A..... 300,000
Messler, Eugene L.... 200,000
Miller, Henry J..... 115,000
Mills, A. C. 150,000
Moller, Frank G..... 55,000
Montague, E. Parke... 75,000
Mullen, Paul J..... 96,000
Nicola, Frank F..... 600,000
Nichols, Chas. H..... 80,000
Nicholson, John D.... 200,000
Nufer, Julius J..... 50,000
Ohl, Edwin N..... 82,500
Patterson, M. B. 50,500
Peabody, Frank E..... 100,000
Peacock, Alex R..... 200,000
Pfeil, J. M. 148,184
Pomeroy, Thos. W.... 100,000
Powell, O. P..... 87,268
Powell, William J. ... 375,664
Price, O. K. 64,100
Pricer, J. P. 58,100
Pruett, A. B..... 80,000
Reilly, Eugene 100,000
Rendleman, Norman .. 105,000
Riffle, D. T. 75,000
Roberts, G. P. 75,000
Rook, Col. C. A..... 120,000
Rust, Henry B..... 400,000
Sanford, Jesse H. 120,000
Schaffer, E. H..... 110,000
Seanor, B. L. 101,878
Seifert, Wm. A..... 146,500
Sheedy, C. F. 102,000
Shirley, John T..... 160,000
Simon, I. A. 600,000
Snyder, Harry O..... 52,000
Solomon, Max..... 71,171
Sposato, M. T..... 50,000
Swift, P. J..... 62,500
Thomas, P. C..... 175,000
Vilsack, Joseph G..... 50,000
Wally, Alex 100,000
Walther, C. L..... 112,500
Weidlein, E. R..... 100,000
Weil, A. Leo 150,000
Weir, E. T. 100,000
Westinghouse, Jr., Geo. 100,000
Wharton, Denver 64,850
Williams, T. P. 101,355
Wittmer, Jr., George.. 610,000
Woods, Mrs. G. M..... 115,191
Woods, Edward A. ...†1,027,000
Woods, Edward W..... 56,000
Ziegler, George W..... 105,000

* Includes business insurance.
† Business insurance.

POTTSTOWN

Brook, Paul 50,000
Buckwalter, A. L..... 150,000
Burdan, C. C..... 435,000
Dasher, Frank 50,000
Graber, Dr. Henry.... 75,000
Hanly, Dr. Paul..... 62,000
Harner, John 100,000
Jacobs, William 60,000
Jones, William 65,000
Lessig, H. M..... 50,000
Pollock, David 90,000
Reber, R. E..... 60,000
Seltman, Herman 65,000
Sherbon, Dr. John B. 100,000
Teroe, Robert 75,000
Wagner, George W.... 70,000
Wagoner, David 50,000
Wells, Russell 60,000
Yuengling, F. D. *1,058,000

* Includes business insurance.

The A. B. Levy Agency

THE EQUITABLE LIFE ASSURANCE SOCIETY OF THE U. S.

1014 Fidelity-Phila. Tr. Bldg.
PHILADELPHIA, PA.

Alfred B. Levy, Agency Manager

The John A. Stevenson Agency

THE PENN MUTUAL LIFE INSURANCE COMPANY

6th and Walnut Streets

Philadelphia, Pa.

Telephone Lombard 7300

READING

Barbey, John 250,000
Barr, Jere H..... 76,000
Bawsher, J. Lee *320,000
Bortz, Earl E..... 110,000
Boyer, J. L..... 50,000
Corbit, Chas. J..... 60,000
Corbit, H. Frank..... 60,000
Corbit, John D..... 119,000
Corbit, J. Fred..... 60,000
DeMoss, Geo. B..... 150,000
DeMoss, John R..... 150,000
Essick, Joseph W..... 200,000
Fehr, Walter Henry... 51,000
Fisher, Wm. E..... 105,000
Gerhart, Dr. M. L..... 750,000
Gery, A. A..... 140,000
Gosch, Wm. H..... 75,000
Grieseman, Dr. Wellington D. 110,000
Hendel, J. R..... 245,000
Hendel, Wm. H..... 450,000
Horst, George D..... 200,000
Jaslow, Paul 60,000
Jansen, Henry K. *175,000
Kantner, H. F..... 125,000
Kissinger, C. W..... 175,000
Knoll, Dr. F. W...over 100,000
Lauer, Carl F..... 70,000
Leippe, C. E..... 106,000
Liever, Israel 85,000
Liever, Joseph 70,000
Luden, Wm. H..... 200,000
McHose, Isaac 50,000
Orr, W. H..... 60,000
Sembower, Guy K..... 140,000
Stryker, H. Denton... 90,000
Thun, Ferdinand ..... †125,000
Weiner, Maurice H.... *145,000
Wise, W. K..... 250,000
Zable, Abe 150,000
*Includes business insurance.

REPUBLIC

Di Gregory, Dominick. 55,000

RIDGWAY

Hyde, Harry B..... 50,000
Smith, P. R..... 67,500

ROARING SPRINGS

Garver, Ivan E....over 50,000
Garver, Russell B.over 50,000
Grounds, Dr. W. L.over 50,000
Wike, Jesse R....over 50,000

ROSEMONT

Johnson, Alba B...(a) 1,100,000
(a) Also listed Phila., Pa.

ROYERSFORD

Buckwalter, Dr. Jos. A. 50,000

SAYRE

DeWan, Dr. C. H..... 56,000
Fish, Dr. Harry S..... 56,000
Guthrie, Dr. Donald... 400,000
Haines, Dr. C. N..... 50,000
Hawk, Dr. G. W..... 50,000
Lundblad, Dr. W. E.. 50,000
Weinberger, Dr. N. S. 50,000

SCRANTON

Acker, Warren T..over 500,000
Blackman, J. H..... 135,000
Brooks, George ..over 500,000
Brooks, J. H.....over 500,000
Casey, P. J..... 260,000
Fuller, M. B..... 237,000
Groat, C. C..... 50,000
Harvey, Alfred 50,000
Heywood, Walter 50,000
Keller, Luther 100,000
Lawall, Elmer H..... 62,000
Matthews, C. P..... 100,000
Matthews, Walter ... 100,000
Oppenheim, I. E. *1,005,000
Peck Edson L..... 100,000
Ryan, Cornelius J.... 50,000
Simpson, Harry ..over 50,000
Simpson, John 125,000
Watres, L. A..... 220,000
Weston, C. S..... 50,000
* Includes business insurance.

SEWICKLEY

Claus, William L..... 151,000

SHAMOKIN

Brennan, Edward 75,000
Greaber, George C.... 62,000
McConnell, W. C..... 115,000

SHENANDOAH

Scanlon, Dr. Wm. J.. 50,000
Stockett, B. H..... 90,000
Wassell, Joseph 125,000
Waters, W. Harry.... 60,000

UNIONTOWN

Abraham, J. W..... 125,000
Cohen, Abe..... 300,000
Cohen, David..... 85,000
Cohen, Harry..... 70,000
Crow, A. E., M. D..... 50,000
Davidson, C. L..... 50,000
Davis, Benjamin A.... 50,000
Dorley, T. L..... 60,000
Duggan, John..... 150,000
Frederick, W. F..... 100,000
Frock, Chas.....about 175,000
Glassburn, J. C..... 50,000
Hogan, Amadee J.over 100,000
Hustead, J. Edgar..... 75,000
Huston, Earl.....over 50,000
Jeffrey, Dr. R. H..... 60,000
Levy, Julius..... 50,000
Lohr, John E..... 50,000
Lowe, Dr. D. E..... 60,000
Luman, Dr. C. M..... 85,000
Lusthaus, A. L..... 180,000
Madore, C. C..... 58,000
McGee, D. H..... 70,000
McGee, R. C..... 56,000
McHugh, Dr. Wm. A.. 60,000
Merta, Frank E..... 130,000
Metzler, S. W..... 300,000
Moore, John B..... 75,000
Phillips, Lynn ...about 50,000
Reisinger, John C..... 68,000
Riggs, George..... 80,000
Rosenbaum, Julian.... 70,000
Sangston, J. Holmes over 50,000
Santo, Frank..... 52,000
Santo, George..... 75,000
Semans, T. B....about 500,000
Silverman, Isaac..... 52,000
Stern, Lee..... 65,000
Stone, Wendall..... 160,000
Sturgeon, Dr. John D.. 90,000
Thompson, J. V...over 100,000
Whyel, Harry.....over 100,000
Weinsweig, Jacob..... 120,000
Weinsweig, Nathan D.. 120,000

VILLANOVA

Bodine, Samuel 60,000

WARREN

Beaty, Jr., David..... 50,000
Beatty, W. W..... 50,000
Blair, J. Leo.....over 100,000
Campbell, E. W..... 70,000
Cowden, Mark 110,000
Eaton, Herbert...about 100,000
Grandin, G. M..... 100,000
Hazeltine, James E.... *70,000
Hedges, Harold ..over 50,000
Hunter, L. L.....over 120,000
Knabb, Robert 50,000
Logan, Harry ...about 1,000,000
Morrison, R. Z....over 100,000
Newell, John T...over 100,000
Printz, A. A..... 66,000
Steber, Raymond..over 50,000
Yates, Bishop ....over 50,000
*Includes business insurance.

WASHINGTON

Brady, Charles N..... 250,000
Donnan, J. H....about 50,000
Donnan, John W..... 100,000
McBride, Wm. C..... 140,000
McCaroll, Robert L... 65,000
McCollum, J. M..... 50,000
McMurray, Dr. J. B.... 50,000
Walker, George T..... 50,000

WAYNESBORO

Barnett, Daniel 50,000
Benedict, John G..... 50,000
Eader, John E..... 215,000
Hepfer, Jno. W..... 50,000
Hoffman, J. V. 50,000
Lyon, Chester A..... 50,000
Newman, S. F..... 50,000
Potter, K. G..... 52,000
Reid, Chas. W..... 50,000

WAYNESBURG

Rinehart, J. B. F..... 187,000

WEST PITTSTON

Blackman, John H.... 160,000

WILKES-BARRE

Ayers, Dr. R..... 50,000
Andrews, A. J..... 50,000
Bergman, Justin 50,000
Burke, Mark L...over 75,000
Conrad, Edward K.over 200,000
Conynham, John N.... 75,000
Cunningham, W. H. over 250,000
Donnelly, Charles J... 70,000
Dougherty, Dr. J. P... 50,000
Griffith, Edward...over 100,000
Haddock, John C..over 500,000
Hunt, Charles P..... 120,000
Johnson, Herman 250,000
Kirby, Allan .....over 50,000
Kirby, F. M..... 75,000
Kniffen, Luther...over 50,000
Kuhns, Chas. F....over 250,000
Lathrop, Dr. W..... 50,000
Lenahan, Dr. W. H... 100,000
Lewis, Dr. N..... 50,000
Lloyd, Ross .....over 50,000
Mathewson, Frank.over 50,000
Martz, Frank ....over 50,000
McWilliam, Wm...over 50,000
Mundy, Dr. Leo..... 175,000
Perkins, Clement W. over 50,000
Pettebone, Stephen C.. 125,000
Ramer, Thos. I....over 75,000
Robinowitz, Jacob..over 50,000
Schaprard, Dr. N. L.. 50,000
Sharpless, J. R..... 60,000
Sordoni, Andrew J. over 850,000
Sperling, Harry 65,000
Stout, Ralph J..... 50,000
Townsend, R. L..... 100,000

WILLIAMSPORT

Barclay, George S..... 90,000
Beeber, Wm. P..... 106,000
Brownell, R. G..... 100,000
Brown, H. A..... 100,000
Bubb, Harry C..... 100,000
Crooks, Frank L..... 150,000
Crooks, Geo. W..... 250,000
Crooks, K. E..... 95,000
Dice, Willis C..... 100,000
Drinkwater, Charles H. 100,000
Flack, G. E. Otto.... 150,000
Flanagan, A. Roy..... 90,000
Furey, Jay M.....over 75,000
Gilmore, Robert ..over 250,000
Gleason, I. W..... 150,000
Gleason, L. W..... 100,000
Graham, James B..... 250,000
Hartke, Geo. ....over 100,000
Hill, Howard C..... 150,000
Hinaman, A. W..... 100,000
Hoehn, W. R..... 150,000
King, W. L..... 150,000
Krouse, Charles C..... 84,000
Lamade, Deitrick 250,000
Lamade, Geo. ....over 50,000
Lowry, Dr. Boyd A... 150,000
Luppert, Valentine C. over 200,000
McCormick, John H... 550,000
McCormick, Seth P.... 150,000
McCormick, Wm. C... 200,000
Miller, Harry A..... 150,000
Mosser, Henry 56,000
Mussina, W. V..... 100,000
Page, Herold M..... 100,000
Plankenhorn, F. E..... 350,000
Reading, John G..... 78,750
Reese, B. E.....over 100,000
Reese, Howard S..... 60,000
Sheriff, E. B.....over 100,000
Smith, J. Henry..... *150,000
Winters, F. F.....over 100,000
Young, John M...over 70,000
Youngman, John C.... 76,000
Youngman, Dr. L..... 105,000
* Includes business insurance.

WINBER

Lochrie, John 110,000

WOOLRICH

Rich, John W..... 50,000
Rich, Robert F..... *125,000
Rich, W. F..... 150,000
Tobias, E. C..... 50,000
* Includes business Insurance.

WYOMISSING

Davies, Chas. I. 1,000,000

YORK

Appell, Louis J..... *150,000
Bear, Jr., Charles H.. 300,000
Eckenrode, Wm. H.... 50,000
Forrey, Harry N..... *100,000
Haines, Mahlon N.over 220,000
McCoy, John S..... 75,000
Reider, Horace E..... 60,000
Reineberg, Edw. N.... 50,000
Reineberg, Jacob F.... 50,000
Reineberg, S. Cletus... 50,000
Schmidt, Henry D..... *400,000
Sherwood, Hon. Ray P. 50,000
Shull, E. Gates..... 75,000
Smith, Beauchamp E... 635,000
Smith, Burwell B..... 50,000
Smith, C. Elmer..... 260,000
Smith, S. Fahs....over 148,000
Stauffer, Preston 100,000
Whiteley, Jr., Geo. H. 125,000
Whiteley, Sr., Geo. H. 100,000
Whiteley, J. Osborne. 80,000
Wise, Dr. Francis R.. 75,000

* Includes business insurance.

YOUNGSTOWN

Best, John S..... 50,000
Lowe, John C..... 50,000

BUSINESS INSURANCE

ALTOONA

Anderson Paper and Twine Co.:
Anderson, C. F..... 65,000
McGinley, E. F..... 50,000
Total 115,000
Rothert Co., Furniture:
Rothert, Oliver..... 200,000
Wolf Furniture Co.:
Gable, George P..... 100,000
Gable, Robert B..... 100,000
Total 200,000

AMBLER

Keasbey & Mattison Co.:
Mattison, Dr. R. V. 600,000

BELLEFONTE

Whiterock Quarries:
Noll, Ray C..... 50,000

BLOOMSBURG

Monroe Mfg. Co., Mfrs. of Plumbers' Supplies:
Monroe, W. R..... 20,000

BRADFORD

Kendall Rfg. Corporation:
Koch, Otto F..... 100,000
Forest Oil Co., Inc., The:
Brennan, R. J..... 805,000
Dorn, C. G..... 10,000
Dorn, Forest D..... 980,500
Total 1,795,500

BRIDGEPORT

Smith, J. W., Woolen Co.:
Smith, I. A..... 15,000
Smith, L. Y..... 15,000
Total 30,000

BRIDGEVILLE

Universal Steel Co.:
Baker, Walter H., Pres. .....about 500,000

BUTLER

Butler Candy Co..... 60,000

EMLENTON

Crawford & Gregory, Oils and Gas:
Gregory, T. B..... 40,000
Crawford, H. J..... 40,000
Total 80,000

EMPORIUM

Emporium Milling Co.:
Spence, H. S..... 20,000

HANOVER

Hanover Shoe Factory:
Meyers, Clinton..... 500,000
Meyers, Robert..... 500,000
Sheppard, Harper S.. 500,000
Shepard, Lawrence B. 500,000
Total 2,000,000

HARRISBURG

Bowman & Co.:
Bowman, J. W..... 150,000
Moorehead, Robt. W... 100,000
Schleisner & Klein over 50,000
Strouse, Wm. 50,000
The Patriots:
McCormack, Vance.. 50,000
Wharton, R. M. H. 50,000
Total 100,000

HILL HALL

Continental Condensed Milk Co.:
Manager 50,000

HUNTINGDON

Miller, C. H..... 20,000

JOHNSTOWN

Swank Hardware Co.:
Swank, Harry 75,000
Swank, Geo. W..... 75,000
Glock, Earl 75,000
Total 225,000

LITITZ

Eby, Harry, Shoe Co.:
Eby, Harry E..... 50,000
Herr, S. Miller..... 15,000
Total 65,000

York Sanitary Milk Co.:
Garber, Eli L..... 50,000

MOUNT CARMEL

Schneider Bros. 92,500

NORRISTOWN

Wildman Mfg. Co.:
Wildman, F. B. Pres. 100,000

PHILADELPHIA

Abbott Dairies, Inc.:
Lindback, Cristian R., Pres. 1,500,000
Ayer, N. W., & Son:
Armistead, W. M.... 100,000
Ayer, F. W..... 100,000
Fry, W. W..... 100,000
Kessler, Adam 100,000
Mathis, J. M..... 100,000
Total 500,000
Bair, The Oliver H. Co., Funeral Directors:
Robinson, John J., V.-Pres. 125,000
Collins & Aikman.... 1,500,000
Curtis Publishing Co... 1,500,000
Frings Bros. Co..... 490,000
Geuting Bros.:
Geuting, Anthony H. 500,000
Gimbel Bros. 1,500,000
Hires, Chas. E., & Co.:
Chairman of Board. 100,000
Hires, Jr., Chas. E., Pres. 300,000
Hires, H. E..... 300,000
Hires, J. E., V.-P... 300,000
Total 1,000,000
Hires-Turner Co. 100,000
Independence Indemnity Co.:
Holland, Chas. H... 1,000,000
La France Textile Industries:
Davis, Bernard 1,000,000
Lippincott, A. H. and F. H. 100,000
Lit Brothers 1,500,000
Neel Cadillac Co., Automobiles:
Neel, Percy L..... 100,000
Nixon & Zimmerman. 100,000
Philadelphia Bag Co.:
Morice, W. N..... 135,000
Underkuffler, F. M.. 60,000
Reed's, Jacob, Sons... 75,000
Smith & Drummond Co. 200,000
Snellenburg & Co..... 3,500,000
Southwalk Foundry & Machine Co.:
Harmon, Wm. H.... 150,000
Stead & Miller..... 200,000
Steel, Wm., & Sons:
Steel, Jos. M..... 475,000
Stange Construction Co.:
Stange, Ottomar ... 200,000
Thompson, Lewis & Co., Inc.:
Thompson, Charles H. 50,000
F. W. Winne & Sons, Inc.:
Clark, J. D..... 50,000
Coath, A. M..... 50,000
Total 100,000
Winston, John C., & Co.:
Kindt, Chas. P..... 150,000
Ziegler, J. W..... 50,000
Total 200,000

PHOENIXVILLE

Weiland Packing Co.:
Weiland, Carl H.... 25,000
Weiland, Frank B.. 25,000
Weiland, J. Alvin... 10,000
Total 60,000

PITTSBURGH

Bertha Coal Co..... 40,000
Consumers Fuel Co... 292,000
Essick & Barr, Insurance:
Essick, J. W..... 10,000
Fruit Dispatch Co.... 100,000
Garland Corporation .. 200,000
Johnetta Brick & Coal Co. 40,000
Johnston, W. G., & Co. 150,000
Kaufman & Baer Co.:
Kaufman, Theo. ... 250,000
Kendall Lumber Co.:
Kendall, S. A..... 250,000

Prominent Patrons Number

Kennedy, D. J., Co.:
Kennedy, D. J..... 25,000
Lawrence, W. W., & Co.:
Wettach, Charles D. 50,000
Milligan, George W., Co.:
Milligan, Geo. W.... 678,000
McConway & Torley Co. 200,000
Pittsburgh Baseball Club:
Dreyfuss, Barney .. 100,000
Pittsburgh & Westmoreland Coal Co. 150,000
Sacred Heart Church:
Coakley, Rev. Thos. F. 200,000
Scheneley Farm Co. & Pittsburgh Real Estate Co.:
Nicola, Frank F.... 500,000
Valley Butter Co.:
Henderson, George..
Mackay, Robert ....
Total 90,500
Wolf, A. A., & Co.... 100,000
Woods, Edward A., Co. 1,027,000

POTTSVILLE

Yuengling, D. G., & Son, Inc. 100,000
Yuengling Realty Co.. 25,000

READING

Curtis Stephens Embry Co:
Curtis, F. I..... 100,000
Embry, T. H..... 100,000
Stephens, E. L., Jr.. 100,000
Total 300,000
Hettinger Bros.:
Hettinger, Ardis 150,000
Hettinger, Pierce ... 150,000
Total 300,000
Textile Machine Works:
Jansen, Henry K... 125,000
Thun, Ferdinand ... 125,000
Total 250,000

SAYRE

Robt. Packard Hospital:
Guthrie, Dr. Donald. 100,000
Sayre Printing Co.:
Cook, Frank 50,000

SCRANTON

Scranton Dry Goods Co.:
Oppenheim, I. E. about 710,000

SHAMOKIN

Fuhrmann & Schmidt Brewing Co., Inc.:
Fuhrmann, P. H.... 50,000
Schmidt, Max 50,000
Total 100,000

SPRING CITY

Jones Motor Co..... 65,000

TITUSVILLE

Penn Seaboard Hotel Corporation:
Dillon, Jr., J. T.... 100,000

WARREN

Bashlin Co., Mfrs. Valves & Faucets:
Hazeltine, James E.. 50,000
New Process Co..... 150,000

WILKES-BARRE

Stafford & Trainor:
Peck, Jr., W. S..... 40,000

WILLIAMSPORT

Smith Printing Co., Inc.:
Smith, Albert V.... 30,000
Smith, J. Henry.... 40,000
Smith, J. N. Dan... 30,000

WOOLRICH

Woolrich, John, Bros.:
Rich, Robert F..... 50,000

YORK

Appel, Nathan, Enterprises:
Appel, Louis J..... 100,000
Penn Dairies, Inc.:
Garber, Eli L..... 50,000
Forrey, Harry N.... 50,000
Total 100,000
Schmidt, Ault Paper Co.:
Schmidt, Henry D... 200,000
Spring Grove, York Co., Pa.:
Glatfelter, Philip.... 600,000
United Wall Paper Co.:
Stewart, F. W..... 50,000

RHODE ISLAND

BARRINGTON

Colley, Wm. E..... 102,500

PAWTUCKET

Hebden, John C..... 50,000
Jenckes, Jas. L..... 500,000
Longley, Mrs. Chas. E. 100,000
Lumb, Geo. H..... 260,000
Messler, Arnold C.... 150,000
Phillips, Herbert O. P. 1,000,000

PROVIDENCE

Aldred, Arthur L..... 75,000
Ballou, F. A..... 100,000
Bigney, S. O..... 100,000
Brokaw, W. S....over 75,000
Conlon, Harry A..... 125,000
Duveen, Jos. J..... 500,000
Emerson, Lowell 200,000
Jones, J. D. E..... 75,000
Joslin, Archie..... 75,000
Keefe, Dr. John W.... 100,000
Knight, R. D.....over 50,000
Lee, Joseph P..... 68,000
Knott, J. Edgar..... 55,000
McGunigle, Chas. F.... 60,000
Merriman, Isaac B.... 250,000
Messler, Arnold 50,000
Newberry, Barnes.about 200,000
Nicholson, Sam'l M... *360,000
Parks, George W..... 50,000
Robinson, G. H..... 75,000
Sharpe, Henry....over *50,000
Smith, A. B..... 100,000
Sorrentino, Vincent .. 325,000
Steere, H. W.....about 50,000
Swanson, Oscar..... 110,000
* Includes business insurance.

WESTERLY

Cottrell, Edgar H..... 155,000

WEST WARWICK

Archambault, Yvon.... 56,000
St. Onge, Leo..... 52,500

BUSINESS INSURANCE

PROVIDENCE

Allen & Reed, Inc.... 50,000
Nicholson File Co.:
Nicholson, Sam'l M. 300,000

SOUTH CAROLINA

ABBEVILLE

Morse, Joel S..... 51,000
Rosenberg, S. H..... 50 000
Smith, Jr., Joel A..... 60,000

AIKEN

Tabor, F. A. M..... 100,000

ANDERSON

Dickson, J. W..... 52,000
Fowler, Judge S..... 85,000
Ligon, Robert E..... 55,000
Mattison, M. M..... 59,000
McClure, W. J..... 90,000
Sullivan, W. W..... *50,000
* Includes business insurance.

ANDREWS

Israel, Reuben..... 50,000

BARNWELL

Brown, Edgar A. 60,000
Fuller, C. G. 60,000

BEAUMONT

Scheper, Jr., F. W.... 85,000

BELTON

Adger, John B..... 69,471
Blake, Lewis D..... 120,000
Seel, Jr., Louis..... *73,000
* Includes business insurance.

BENNETTSVILLE

Adams, Marvin W.... 100,000
Breeden, A. P..... 50,000
McColl, D. K..... 170,000
McColl, Mrs. D. D. ... 50,000
Moore, John M..... 90,000
Stanton, Mrs. Mary A. 100,000

Insurance is a safeguard against want that all persons should recognize, especially those having dependents. Every form of insurance eliminates the worries of the uncertainties of life, dissipating shadows and bringing sunshine in the hour of needed assistance. Companies engaged in thus protecting the people of a nation are real benefactors.

NORMAN S. CASE,
Governor of Rhode Island.

BLACKVILLE

Brown, Hurman..... 100,000
Farrell, J. M..... 50,000

CAMERON

Rickenbacker, L. W.. 50,000

CHARLESTON

Allen, Charles R..... 75,000
Barkley, M. B..... 100,000
Cosgrove, John I..... 52,000
Durant, E. W..... 60,000
Hahn, Edward..... 60,000
Hanahan, J. Ross..... *75,000
Hanckel, F. S..... 52,000
Hornick, Morris..... *50,000
Jenkins, C. Bissell.... 150,000
Lucas, J. D..... 60,000
Lynch, Kenneth M.... 75,000
MacMillan, Paul M.... 54,000
Maybank, Burnett R.. 100,000
McCabe, W. Gordon... 150,000
Nungezor, George..... 100,000
Pinckney, Lawrence M. over 50,000
Prettyman, Cannon... 125,000
Prettyman, Frank..... 140,000
Pringle, Ashmead F... 175,000
Pringle, Jr., E. H..... 66,000
Pringle, Walter..about *50,000
Rhett, Jr., R. Goodwyn 252,000
Rhett, R. Goodwyn.... 94,000
Sottile, Albert..... 150,000
Sottile, James 141,000
Stelling, John H. E.... 79,000
Thomhill, T. W..... 75,000
Trescott, Geo. T..... 50,000
Young, Joseph R..... 140,000
* Includes business insurance.

CHERAW

Anderson, J. L..... 425,000
Anderson, W. G..... 50,000
Duvall, E. H..... 75,000
Duvall, E. Walker..... 75,000
Duvall, H. P..... 50,000
Duvall, M. W..... 100,000
Ingram, E. G..... 100,000
Ladd, J. T..... 50,000
Malloy, Edwin 125,000
Malloy, J. W..... 50,000
Maynard, J. W..... 50,000
Murray, P. A..... 50,000
Nock, Jno. D..... 60,000
Spruill, Jas. A..... 50,000
Stokes, C. C..... 55,000
Wannamaker, Henry W. 50,000

CHESTER

Abell, Robt. E., M. D. *115,000
Dawson, George R..... 75,000
Hemphill, J. M. 50,000
Glen, J, H, ... 50,000
Marion, J. Hardin..... 60,000
* Includes business insurance.

CHESTERFIELD

Douglass, C. C..... 86,000

CLINTON

Bailey, C. M..... 100,000
Bailey, J. E..... 50,000
Bailey, W. J..... *225,000
* Includes business insurance.

COLUMBIA

Asbill, C. M..... 50,000
Benet, Christie 150,000
Bryan, R. L..... 50,000
Bunch, Dr. Geo. H.... 50,000
Cary, W. Harry..... 110,000
Citron, M. 80,000
Cunningham, G. J..... 50,000
Dieter, Geo. H. 50,000
Dunbar, J. S..... 55,000
Du Pre, M. B..... 50,000
Efird, J. R..... 150,000
Gibbes, F. H..... 50,000
Gibbes, Dr. J. H..... 50,000
Gonzales, W. E. 75,000
Graham, Winchester.. 60,000
Hamer, R. C. 50,000
Heath, M. C..... 57,500
Heyward, E. R..... 50,000
Irion, Charles....about 150,000
Jones, W. H..... 150,000
Keenan, W. J., Jr..... 55,000
Kenna, H. Gordon..... 125,000
Kohn, Sol..... 120,000
Lorick, H. D..... 50,000
Lorick, L. A..... 50,000
Lumpkin, A. M..... 58,000
McKay, Douglas..... 50,000
Minnaugh, Jr., J. L... 150,000
Murray, Jr., W. J..... 50,000
Perry, W. M., Sr..... 60,000
Powell, J. D. 100,000
Pressley, G. T..... 50,000
Robertson, T. J..... 140,000
Roddey, J. B. 50,000
Roof, Dr. G. M..... 50,000
Scheper, F. W., Jr..... 85,000
Siebels, John J..... 50,000
Spigner, A. F..... 50,000
Walker, Joseph..... 100,000
Williams, Dr. C. F..... 50,000
Wingfield, Dr. E. L.... 50,000

DENMARK

Easterling, R. A..... 132,000
Guess, J. B..... 165,000

DARLINGTON

Hyman, A..... 105,000
McLeod, J. A..... 121,000
Vernon, W. E..... 88,000
Welling, L. S..... 50,000
Witcover, D.....about 50,000

DILLON

Barlow, Gilman D..... 50,000
David, Frank B....over 50,000
Hardy, Dr. B. F..... 55,000
McLellan, Archie K... 80,000

FLORENCE

Aiken, J. B..... 90,000
Barnwell, Dr. J. M.... 125,000
Barringer, W. R..... 60,000
Brunson, E. E..... 76,500
Bryce, G. T..... 75,000
Houck, Dr. T. H..... 55,000
Long, J. C..... 85,000
Lucas, M. D..... 99,000
Lucas, Dr. S. R..... 50,000
Maxwell, P. J..... 100,000
Mobley, Dr. M. R..... 50,000
Muldrow, C. W..... 68,000
Parker, Jim..... 183,000
Smith, C. L..... 120,000
Smith, C. Ray..... 175,000
Young, T. B..... 110,000
Zeigler, Dr. R. F..... 55,000

GADSDEN

Kaminer, H. G..... 75,000

GREAT FALLS

Wright, Geo. M..... 75,000

GREENVILLE

Emery, R. G..... 50,000
Griffin, W. S..... 50,000
Peace, B. H..... 75,000
Smith, August W..... 118,000
Swyth, Capt. E. A.... 225,000
Webb, Mrs. C. W..... 50,000
Westervelt, J. I..... 75,000

GREENWOOD

Abney, J. P..... 1,200,000
Baily, Joel..... 50,000
Grier, F. B..... 50,000
Nicholson, W. H. 60,000
Park, J. B..... 62,500
Self, Jas. C.....over 85,000
Turner, Dr. W. P..... 85,000

HAMPTON

Warren, George..... 100,000
Hardware:

HOLLY HILL

Bennett, A. B..... 50,000

HYMAN

Coleman, Liston..... 50,000
Finklea, Dr. N. B..... 70,000

KERSHAW

Stevens, John T..... 135,000
Catoe, D. E.....about 50,000
Culvern, Fred E..about 50,000

LANCASTER

Springs, Col. Leroy.over 1,000,000

LATTA

Blum, Max H. 82,000

LAURENS

Darlington, T. D..... 50,000

LOCKHART

Fant, J. Ray..(a) over 50,000
(a) Also listed Union.

ORANGEBURG

Atkinson, W. E..... 50,000
Fairey, L. W..... 55,000
Gloon, W. L..... 50,000
McCants, P. T..... 55,000
Smook, P. M..... 65,000

PAGELAND

Taylor, J. O..... 60,000

PAMLICO

Propst, H. M..... 50,000

ROCK HILL

Roddey, W. J..... 135,000

SPARTANBURG

Andrews, Isaac..... 60,000
Bomar, H. L..... 60,000
Caldwell, J. B..... 75,000
Cates, M. L..... 175,000
Cates, R. Z..... 200,000
Floyd, Mrs. J. F. 50,000
Geilfuss, A. 125,000
Glenn, W. S.....over 50,000
Lancaster, W. W..... 100,000
Law, A. M..... *105,000
Law, John A..... 100,000
Ligon, Arthur.....over 100,000
Ligon, Pinckney...over 100,000
Montgomery, V. M.... 110,000
Montgomery, Jr., W. S. 50,000
Oranduff, Wm..... 90,000
Skalowski, A..... 50,000
Trakas, N. S..... 120,000
White, A. L..... 100,000
Wofford, C. P..... 80,000
* Includes business insurance.

STARR

Pruitt, John C..... 90,000

SUMTER

Barneh, Henry 100,000
Bland, H. C..... 75,000
Boyle, E. B..... 50,000
Bultman, D. G. F..... 50,000
Dunn, Dr. J. R..... 50,000
Folley, O. H..... 50,000
Forester, H. N..... 100,000
Harby, H. J.....about 50,000
Levy, Geo. D..... 50,000
Moise, D. D..... 70,000
Moses, Jr., Perry..... 100,000
Roddey, S. L..... 50,000
Strauss, I. C..... 76,500
Williams, O. L..... 125,000
Wilson, John..... 50,000

TIMMONSVILLE

McKenzie, Duncan..... 50,000
McSween, J. H..... 50,000
Young, Fred..... 65,000

UNION

Adams, Ben F....over 100,000
Fant, J. Ray..(a) over 50,000
Garner, F. H.....over 50,000
Gault, J. H..... 62,000
Knox, A. C..... 52,000
Morgan, R. C..... 100,000
McNally, Thos..... 75,000
Nicholson, Emslie..over 150,000
Nicholson, W. S...over 50,000
(a) Also listed Lockhart.

WILLISTON

Kennedy, Q. A..... 140,000

BUSINESS INSURANCE

ANDERSON

Riverside Mfg. Co., Cotton Yarns:
Gossett, B. B..... 100,000
Sullivan Hardware Co.,

Eakew, T. E..... 15,000
Sullivan, W. W., Pres. 67,500
Sullivan, J. W..... 10,000

Total 92,500

CAMERON

C. D. Bull & Sons:
Bull, George..... 10,000
Bull, H. W..... 10,000

Total 20,000

CHARLESTON

Hanahan, J. Ross..... 60,000
Hornick, Morris..... 35,000
Paul, J. R..... 40,000
Pringle Brothers:
Pringle, Walter..... 40,000

CHESTER

Pryor Hospital:
Abell, Robt. E., M.D. 115,000

CLINTON

Clinton Cotton Mills, Inc.:
Bailey, William J.... 110,000

COLUMBIA

McKesson-Murray Drug Company, Drugs, Chemicals:
Murray, Jr., W. J... 25,000
Nat. Loan & Exchange Bank:
Robertson, T. J., Pres. 100,000

GREENVILLE

Brown Mfg. Co.:
Brown, M..... 50,000
Sullivan Markley Hardware Co.:
Sullivan, W. W..... 25,000
Gatti Goodyear Co.:
Goodyear, C. M..... 50,000

HARTSVILLE

Hartsville Oil Mill:
Lawton, J. J..... 25,000

LATTA

Manning & Shine..... 57,000

SPARTANBURG

Law, A. M., & Co.:
Brown, Ben H..... 38,000
Cannon, S. F..... 50,000
Law, A. M..... 50,000
Law, J. A..... 50,000

Total 188,000

SUMTER

Boyle Road & Bridge Co.:
Boyle, E. B..... 25,000
Parker Lumber Co.:
Parker, H. E..... 5,000
Parker, T. H..... 5,000

Total 10,000
Witherspoon Bros. & Co.:
Witherspoon, E. L... 40,000

SOUTH DAKOTA

ABERDEEN

Hart, J. S. 60,000
Howard, Charles A... 76,800
Simons, John C..... 51,000
Wallace, R. D..... 75,000

LAKE PRESTON

Swartz, W. F..... 75,000

LEAD

Driscoll, R. E..... 50,000

MITCHELL

Delaney, Dr. W. A.... 67,000
Patton, M F..... 55,000

RAPID CITY

Bellamy, Paul E...over 50,000
Haines, John C..... 65,000
Halley, A. S..... 85,000
Warren, C. C. *126,500

* Includes business insurance.

SIOUX FALLS

Bailey, T. M..... 50,000
Boyce, Arthur J. *151,000
Boyce, Leonard F. *142,000

Recommended for Protection and Investment

I regard life insurance as one of the greatest assets of the present day. It affords the protection needed, and furnishes a safe and convenient way to accumulate money for future needs.

I would certainly recommend this form of protection and investment to every man and woman earning a living wage.

WARREN GREEN,
Governor of South Dakota.

Brown, Rush A. *200,000
Brownell, Harry F. ... 132,650
Buchanan, W. C..... 57,070
Coughran, E. W..... 50,000
Cressey, J. K..... 65,000
Dennis, H. R..... 90,000
Dokken, I. H..... 70,000
Englebretson, C. L.... 60,000
Fantle, Benj. H. P.... 50,000
Foster, John Morrill.. 285,000
Foster, W. H. T. 268,140
Freese, Herman C.... *67,000
Fusfeld, David 100,000
Fusfeld, Samuel 60,000
Girton, L. R..... 60,000
Heinsheimer, David L. *125,000
Hollister, F. H..... 55,000
Hollister, W. C..... 53,000
Kuehn, III, Andrew.. 100,000
Larson, A. F..... *124,000
Luddy, M. G..... 50,000
Maxwell, Guy C..... 50,000
Peck, C. H. ..... †50,000
Rafelty, Oscar A..... 50,000
Rollinger, F. G..... 170,000
Ross, C. H..... *80,000
Stern, Dr. M. A..... 55,000
Teigen, Tore 100,000
Thompson, C. W..... 136,000
Tuthill, Arthur W.... 60,000
Tuthill, Chauncey L.. 50,000
Tuthill, Geo. B..... 80,000
Weatherwax, F. H.... 55,000

* Includes business insurance.
†Business insurance.

VERMILION

Lee, Hon. A. E..... 60,000

WATERTOWN

Cave, E. A..... *51,000
Egert, Dr. P. L..... 50,000
Hart, G. W..... 150,000
Magee, W. G., Dr..... 75,000
Morris, L. F..... 50,000
Paulson, A. J., Dr..... 86,000

* Includes business insurance.

WEBSTER

Cooper, A. T..... 95,000
Peabody, Dr. P. D..... 122,000

BUSINESS INSURANCE

ABERDEEN

Judy Motor Co., Automobiles:
Judy, E. R..... 50,000

MADISON

Madison Hospital Clinic 50,000

RAPID CITY

Warren Lumber Co., Mfr. of Lumber:
Warren, Cyrus C..... 75,000
Lamb, C. T..... 75,000

Total 150,000

SIOUX FALLS

Bee Hive Co..... 50,000
Brown Drug Co.:
Brown, R. A. 50,000
Peck, C. H. 50,000

Total 100,000
Clinic, S. F. M. and S. 80,000
Freese-Rohde Co., Dept. Store:
Freese, Herman C..... 25,000
Home Furniture Co., Retail Furniture:
Heinsheimer, David L. 100,000
Larson Hardware Co.:
Larson, A. F., Pres... 110,000
Ross, H. W., Lumber Co.:
Ross, C. H..... 40,000
Ross, H. E..... 40,000

Total 80,000
Sioux Falls Construction Co.:
Boyce, A. J. 50,000
Boyce, L. F. 35,000

Total 85,000
Wilson-Barber Auto Co. 50,000

TENNESSEE

BRISTOL

Carter, C. S.....(a) 125,000
Daniel, C. P.....(a) 150,000
Huntsman, Lee....(a) 50,000
Jones, Carl A.....(a) 75,000
King, Arthur W...(a) over 50,000
King, Carl H.....(a) *200,000
King, Clarence G. (a) over 50,000
Long, J. Ernest...(a) over 50,000
McAnge, W. N....(a) over 50,000
Martin, W. E.....(a) over 50,000
Moore, Sr., C. P..over 50,000
Noffsinger, H. G. about *75,000
Rogers, Dr. Wm. R. (a) 65,000
Stout, Dr. P. D....(a) 73,500
Wright, J. Walter (a) 100,000

* Includes business insurance.
(a) Also listed Bristol, Va.

CHATTANOOGA

Anderson, Dr. E. B.... 90,000
Andrews, Garnett..... *300,000
Andrews, Oliver B..... *131,000
Austin, Dr. J. L..... 50,000
Bagley, Chas. ...about 100,000
Bishop, J. W..... *163,000
Brock, W. E..... 175,000
Brooks, W. W...about 50,000
Carter, Garnett..... †100,000
Curry, Bradley 55,000
Elder, Garrison 50,000
Frank, S. H..... 50,000
Garant, Henry..... 65,000
Gilman, W. D..... *70,000
Hackney, Dr. F. J..... 117,000
Hibbler, Robert..... 150,000
Hoskins, J. P..... 200,000
Huston, C. H..... 175,000
Hutchinson, Sam..... 250,000
James, Webster..... 100,000
Johnson, Joseph W.... 60,000
Kruesi, P. J. 300,000
Lessley, A. W..... 200,000
Lupton, Carter 500,000
Lupton, F. W..... 70,000
Lupton, J. T..... 50,000
Miller, Frank 1,000,000
Newkirk, John L. over 100,000
Oehmig, Jr., W. G..... 150,000
Patton, George 100,000
Patton, Jr., J. C..... 400,000
Patton, Manker..... 250,000
Patton, Z. C..... 250,000
Pound, J. B..... 100,000
Preston, C. M..... 105,000
Preston, Thomas R. .. 205,000
Price, Samuel S..... 75,000
Probasco, Scott..... 200,000
Revington, J. H..... 90,000
Sadd, W. A..... *125,000
Scholze, George E..... 110,000
Senter, Mark..... 100,000
Steele, Dr. Williard about 50,000
Trotter, T. O..... 100,000
Trotter, W. H..... 100,000
Underwood, Frank.... 88,000
Wheland, G. W..... 60,000
White, Carl..... 87,000
Wilcox, Sr., T. S..... 60,000
Wilkerson, J. W..... 150,000
Wilkerson, W. E..... 175,000
Wood, D. H..... 65,000
Yeates, Henry..... 60,000
Yowell, Dr. Eliz..... 50,000
Yowell, Dr. O. Y..... 55,000

* Includes business insurance.

CLARKSVILLE

Boilin, Sr., Joseph..... 100,000
Carney, Edwin L..... 65,000
Chambers, W. A..... 120,000
Hach, Julius A..... 145,000
Lyle, Sr., Carney B.... 75,000
Patton, John E...over 50,000
Smith, F. N..... 79,000

DICKSON

Leathers, A. H..... 75,000
Smith, John M..... 60,000

DIXON SPRINGS

East, R. P..... 75,000

DOYLE

Benson, W. V..... 50,000

DYERSBURG

Partee, Goodlow..... 50,000
Tipton, Woodward C... 50,000
Weakley, E. T..... 50,000

HARTSVILLE

Rodgers, Wilson H. over 50,000

JAMESTOWN

Smith, Travis....about 100,000

JELLICO

Moore, Richard L.about *366,000

* Includes business insurance.

JOHNSON CITY

Biggs, H. W..... 60,000
Crouch, A. B..... *175,000
Harr, Lee B..... 55,000
Miller, W. W..... 50,000
Ring, J. W..... 50,000
Smith, Guy L..... 150,000
Summers, Frank A.... 50,000
Summers, Jas. A..... 200,000
Taylor, Nat. G..... 60,000
Wexler, Don B..... 66,000

* Includes business insurance.

KNOXVILLE

Arnold, J. H..... 100,000
Arnold, M. D. 269,000
Ashe, E. J. 57,000
Bacon, Walter....over 500,000
Bart, Morris.....over 250,000
Bland, Jesse A..... 75,000
Blow, Peter E..... 145,000
Brown, A. P..... 105,000
Carson, James G..... *100,000
Christenberry, Dr. H. E. 175,000
Copenhaver, Dr. K. M. over 50,000
Craig, John J..... 100,000
Darst, Guy.....over 100,000
Davis, Howell ....over 100,000
Dooley, Charles L..... 225,000
Dulin, H. L. 250,000
Faust, Robt. LeR..... *325,000
Fulton, Weston M..... 500,000
Fulton, Jr., Weston M. 50,000
Galbraith, Joseph J.... 65,000
Galyon, Eugene..... 100,000
Gaston, Benjamin..... 110,000
Gillespie, Chas. A. over 225,000
Hacker, Victor..... 100,000
Halloway, Dr. V. D.... 50,000
Hall, William S..... 50,000
Hanley, Oscar.....over 200,000
Harrison, Dr. B. L.... 200,000
Hazen, Asa..... 50,000
Henderson, Dr. J. Victor 150,000
Howard, Dr. Benj. V.. 68,000
Humbard, John L..over 100,000
Hurst, Edw. H.....over 100,000
Jones, John B..... 275,000
Knaffe, Joseph 65,000
Kries, T. A..... 60,000
Kress, John A.....over 250,000
Kuhlman, Nathan B. .....over 350,000
Littlefield, Arthur..... 100,000
Lotspeich, Roy N over 100,000
Lutz, E. R..... 65,000
McAuliffe, Leo P..... 50,000
McCrosky, Thos. H.... 50,000
McMillan, Alex..... 815,000
Mahan, E. C..... 125,000
Mann, A. G. *200,000
Mayo, D. R.....over 100,000
Mead, Frank..... 80,000
Moore, Charles M..... 100,000
Moore, Edward..... 50,000
Obenour, William H... 50,000
Oberne, John E..... 350,000
Pickle, H. A..... *50,000
Price, J. Harry..... 100,000
Raehl, Otto..... 100,000
Reeder, Claude S..... 300,000
Rodgers, Cowan.about 75,000
Rogers, Harve E..... 77,000
Self, Lewis P..... 50,000
Smith, Charles H..... 100,000
Smith, F. N..... 79,000
Smith, Powell..... 100,000
Snipes, Frank H..... 100,000
Staub, Fritz..... 100,000
Stephenson, F. J..... 50,000
Swan, Chas. K..... 75,000
Thomas, Matt..... 100,000
Trent, Henry G..... 100,000
Tyson, L. D..... 100,000
Wallace, James A..... 100,000
Wardrep, Arthur J.... *250,000
Watson, Forrest..... 100,000
Weiss, F. A..... 225,000
Whaley, William..... 100,000
Wright, Richard Gray. 100,000
Young, Robt. S...about 50,000

* Includes business insurance.

LENOIR CITY

Bacon, Col. Charles H. 356,000
Fisher, Geo. H..... 100,000

LEWISBURG

Fitzpatrick, J. Paul... 75,000
Lambert, E. F..... 60,000
Lusby, Horace..... 50,000
Murrey, J. F..... 50,000
Woods, B. M..... 60,000

LOUDON

Bacon, Charles H..... 356,000

MARYSVILLE

Harper, A. K..... 50,000

MEMPHIS

Agee, G. W..... 100,000
Banks, Lem..... 85,000
Barrow, E. R. 100,000
Barwick, E. C..... 55,000
Brooks, Douglas..... *200,000
Brown, Jr., L. P..... 125,000
Brown, S. Toof..... 55,000

COMPELS SYSTEMATIC SAVING

Sioux Falls, S. D., July 14, 1932.

Editor, The Spectator:

Regarding the amount of life insurance which I carry, would say that the carrying of a maximum amount frequently involves some personal sacrifice on the part of the holder, but I consider the carrying of same as worth while for three reasons: One is the knowledge that in case of my death my family has an income to support and take care of them. Another is that I have built up a reserve that I can draw upon and borrow money from if I need same during times when, even when a man's credit standing may be satisfactory, it may be difficult to borrow from any other regular sources. A third and very important reason why the carrying of a reasonable amount of insurance pays excellent returns is that it compels us to save a certain amount of money which the average man wastes or spends foolishly, and which most of us at one time or another regret afterwards having spent.*

[*$200,000.]

RUSH A. BROWN, President, Brown Drug Co.

Bruce, C. Arthur	100,000
Calahan, Fred	150,000
Campbell, Dr. W. C.	210,000
Cathey, T. M.	100,000
Chew, R. E.	200,000
Coats, Stenning P.	100,000
Condon, Martin J.	100,000
Cris.er, Dr. J. A. Jr.	95,000
Crump, Hon. E. H. over	50,000
Darnell, Fred M.	100,000
Darnell, H. A.	*125,000
Dilworth, J. E.	249,000
Falls, J. W.	50,000
Falls, L. D.	*125,000
Fargason, Jr., John T.	325,000
Felsenthal, J. C.	*185,000
Finch, M. E.	189,500
Fisher, P. Allan	125,000
Fitzhugh, G. T.	113,000
Fontaine, Noland	78,000
Gerber, Charles A.	200,000
Goldsmith, Elias	175,000
Goldsmith, Fred	125,000
Goldsmith, Jacob	65,000
Goodman, A.	100,000
Goodman, Benj.	83,000
Goodman, Julius	120,000
Halle, Phil N.	105,000
Halloway, Edwin K.	50,000
Hill, Frank	600,000
Hooper, George S.	125,000
Hughes, Wm. G.	60,000
Hunt, Bethel T.	100,000
Hyde, Joseph R.	107,500
Jordan, R. L.	85,000
Kline, M. ....over	300,000
Lake, R. Henry	100,000
La Nieve, H. L.	50,000
Lee, S. R.	200,000
Levy, Dr. Louis	116,000
Lewis, T. W. ....(a)	†100,000
Lippett, John E.	50,000
Livermore, Dr. Geo. R.	200,000
Mallory, B. L.	105,000
Martin, John D.	164,000
Matthews, W. H.	250,000
May, Frank	57,000
May, Ralph	65,000
Maynard, Jas. W..over	275,000
McCadden, J. E.	50,000
McLure, E. L.	87,000
McGehee, Dr. J. L.	200,000
Neely, Sid M.	87,500
Norfleet, J.	200,000
Peoples, Robert H.	200,000
Perel, Joseph	650,000
Plough, Abe	*1,500,000
Prescott, Wm. J.	*125,000
Prest, Root R.	50,000
Price, Harry L.	50,000
Rabsome, Wm. A.	66,500
Randolph, Wassel.over	50,000
Reese, Herbert K.	80,000
Rodgers, H. N.	65,000
Rowland, Dr. Whitman	50,000
Rudisill, June H.	*110,000
Salsbury, L. K. ....over	75,000
Sanders, E. D.	75,000
Searles, T. M.	75,000
Searles, Jr., T. M.	105,000
Sherman, Dr. Granville	87,000
Sherman, Jr., N. W.	56,000
Sibley, Bolling	100,000
Sivley, C. L. ....over	100,000
Smith-Vaniz, W. A.	200,000
Snowden, John B.	100,000
Snowden, R. Brinkley ....over	100,000
Steinberg, S.	250,000
Stout, C. B.	55,000
Stratton, Leslie M.	500,000
Thornton, L. A.	100,000
Towner, Justin D.	60,000
Townshend, J. H. ..over	100,000
Turner, Franklin T.	*700,000
Wade, Joseph J.	150,000
Webster, Wm. A.	175,000
Wetter, Henry	255,000
Wile, Marc	62,500
Wilhoite, W. L.	60,000
Willey, W. H.	*200,000
Williamson, S. M.	185,000
Willis, C. L.	110,000
Wilson, S. B.	50,000
Wolf, Herman	135,000
Wynne, Hugh	50,000

* Includes business insurance.
† Business insurance.
(a) Also listed Helena, Ark.

MORRISTOWN

Peoples, Wm. B.	50,000

MURFREESBORO

Bell, Jr., R. T.	60,000
Earthman, W. B.	50,000
Hale, R. W.	80,000
Todd, Andrew L.	300,000

NASHVILLE

Arklen, Col. Jos. H.	100,000
Alexander, H. B.	200,000
Allen, Wm. F.	183,000
Allison, Frank C.	126,000
Anderson, M. D. about	75,000
Back, Jacques ...over	50,000
Brush, Dr. C. E.	67,000

"I am a great believer of life insurance. To my mind it is the greatest asset one can have. The peace of mind knowing that you protected your loved ones, what you leave behind overshadows any other responsibility." ($650,000).

JOSEPH PEREL
Memphis, Tenn., July, 1932

Caldwell, Rogers	300,000
Carpenter, John H.	160,000
Cheek, J. O.	50,000
Cheek, Leslie	100,000
Currey, Brownlee O.	100,000
Grossman, Henry about	75,000
Hale, Jr., W. T.	250,000
Henderson, J. B.	50,000
Herbert, R. D. ....over	50,000
Hibbs, Henry C.	100,000
Hill, H. G.	130,000
Houston, P. D.	80,000
Howe, John A.	165,000
Ingalls, C. E.	129,000
Lindsay, E. A.	100,000
Lowe, Albert L.	125,000
Lowenstein, Sol.	125,000
McDaniel, J. Louis	50,000
O'Connor, Myles P.	65,000
Ransom, Arthur B.	*240,000
Roberts, Paul	100,000
Smith, John H.	85,000
Warren, Joseph M.	60,000
Wertham, Joe	100,000
Withenspoon, John A., Jr.	65,000

* Includes business insurance.

NEWPORT

Fine, Foster S.	325,000

STANTON

Mont, Dr. Geo. D.	50,000

SWEETWATER

Callan, James R.	130,000
Carter, Fred A.	*130,000
Jones, Oliver K.	119,000

* Includes business insurance.

WILLIAMSBURG

Perkins, Norman B.	60,000

* Includes business insurance.

BUSINESS INSURANCE

CHATTANOOGA

Andrews, O. B. and Co. Mfrs. Lumber, Paper and Boxes:	
Andrews, D. B.	100,000
Andrews, C. S.	25,000
Total	125,000
Bishop, J. W.	60,000
Brown, George K. Co., Inc.:	
Brown, Geo. K.	50,000
Carter, Garnett Co.:	
Carter, Garnett	100,000
Chattanooga Savings Bank:	
Sadd, W. A.	50,000
Chattanooga Transfer and Storage Co.:	
Bryan, Fred	45,000
Duff Drug Co.:	
Duff, T. C.	50,000
Gilman Paint & Varnish Co.:	
Gilman, W. D.	15,000
Sewanee Fuel & Iron Co.:	
Patton, John C.	50,000

JOHNSON CITY

Tennessee National Bank:	
Crouch, A. B., Pres.	50,000

KNOXVILLE

Gray Eagle Marble Co.:	
Carson, James G.	10,000
Klein, E. F.	10,000
Monday, M. C.	10,000
Total	30,000
Gray Knox Marble Co.:	
Jones, J. B.	75,000
Kries & Wardrep, General Contractors:	
Kries, J. A.	40,000
Wardrep, A. J.	40,000
Total	80,000
Mann, E. B., Undertaking Co.:	
Mann, A. G.	20,000
McMillan, Alex, & Co., Real Estate:	
Faust, R. LeRoy	
Pickle, H. A.	
Schmidt, A. A.	
Total	54,500

LEWISBURG

Houston & Liggett, Wholesale Lumber:	
Houston, C. C.	10,000

MEMPHIS

Abston & Wynee	50,000
Anderson Tully Co., Lumber	325,000
Broadway Coal & Ice Co.:	
Simmons, W. W.	25,000
Ellis-Jones Drug Co., Wholesale Drugs:	
Ellis, E. M.	50,000
Felsenthal, J. C.	100,000
Lewis Mill Supply:	
Lewis, T. W. ....(a)	100,000
Marx & Bensdorf, Investment Bankers:	
Bensdorf, J. F.	75,000
Haase, Charles J.	100,000
Total	175,000
Memphis Tent & Awning Co.:	
McClure, C. R.	150,000
McClure, Geo. M.	25,000
McClure, M. A.	25,000
Total	200,000
Plough Chemical Co.:	
Plough, Abe, Pres.	1,000,000
Other Officers	500,000
Total	1,500,000
Prescott, Wm. J.	75,000
Rudisill, June H.	90,000

(a) Also listed Helena, Ark.

NASHVILLE

Anderson Fish & Oyster Co.:	
Anderson, M. D. about	155,000
Herbert, T. L., & Sons:	
Herbert, Robert D.	50,000
Herbert, Thos. L.	50,000
Herbert, W. Bush	50,000
Total	150,000
Hill, H. G., Grocery Co.:	
Hill, Jr., H. G.	550,000
Nashville Bridge Co.:	
Dyer, A. J., Pres.	25,000
Young, W. T., V.-P.	25,000
Total	50,000
Neuhoff Packing Co.:	
Neuhoff, Henry	75,000
Phillips - Buttorff Mfg. Co.:	
McCarthy, B. E., Pres.	100,000
Binns, Douglass	100,000
Total	200,000
Ransom, John B., & Co., Lumber:	
Ransom, Arthur B.	100,000
Reeves, J. S. & Company	50,000
Standard Candy Co.	50,000
Tennessee Publishing Co., Newspaper Publishers:	
Lea, Col. Luke	25,000
Wertham, Morgan, Hamilton Bag Co.:	
Wertham, Joe	300,000

SWEETWATER

American Textile Woolen Co., Mfrs. Jeans and Woolens:	
Carter, Fred A.	100,000

TEXAS

ABILENE

Alexander, Dr. Jas. M.	214,908
Caldwell, Judge C. M.	258,000
Gambill, R. H.	65,000
Grisham, Thomas F.	70,000
Guitar, John	135,000
Hale, W. B.	125,000
Hodges, R. A.	75,000
Hunter, J. C.	50,000
Paxton, George L.	65,000
Radford, J. M.	50,000
Sayles, Henry	50,000

I have your letter of June 15 asking for my opinion on life insurance, to be published in "Prominent Patrons of Life Insurance."

While I am a firm believer in insurance, particularly life insurance, and realize the value of such to policyholders as well as beneficiaries, time does not permit me at this writing to send you an article for your publication.

Very truly yours,

R. S. STERLING,
Governor of Texas.

AMARILLO

Baldridge, Jos. F.	100,000
Bivins, Julian	365,000
Bivins, Miles G.	115,000
Claybrook, J. T.	50,000
Coble, W. T.	60,000
Cook, Charles C.	50,000
Fuqua, H. E.	200,000
Fuqua, W. H.	670,000
Gist, Dr. R. D.	50,000
Kilgore, Charles	100,000
Kirk, R. D.	107,000
Mayer, Edward R.	*365,000
Morgan, S. A. L..about	112,500
Nabers, Thomas M.	82,000
Oliver, G. T.	60,000
Read, N. H. ....(a)	100,000
Shelton, James M.	277,400
Sheerin, John J.	295,000
Stone, Lester	110,000
Thompson, Col. Ernest O.	1,188,000
Whitington, J. O.	*72,000
Whittenberg, Jas.	80,000
Wolflin, Charles	50,000
Wright, Mary Alice	125,000

* Includes business insurance.
(a) also listed Las Vegas, New Mexico.

ANNA

Sherley, Andrew	78,000

ARANSAS PASS

Cannon, Wm. A.	136,000

ATHENS

Coleman, C. H.	50,000
Faulk, T. P.	50,000
Hawn, W. A.	55,000
La Rue, I. P.	65,000
Spencer, John A.	55,000

AUSTIN

Adams, F. Ward	75,000
Allen, W. P.	150,000
Arlitt, J. L.	75,000
Black, Charles L.	50,000
Boerner, Dr. Morris H.	125,000
Butler, T. J.	50,000
Cain, Emmett W.	75,000
Cain, Roy E.	60,000
Childs, John H. ...over	50,000
Cravens, Edmund P.	304,000
Davis, Theo. P.	75,000
Drake, W. S. .....over	50,000
Eilers, A. J.	89,000
Gilfillan, W. L.	100,000
House, E. M.	85,000
Johns, R. A.	101,000
Laerburg, A. .....over	50,000
Lassberg, Alex., F. O.	149,300
Lynn, Dr. C. B.	69,000
Marsh, Chas. E. .about	200,000
Miller, John D.	60,000
Nalle, Ernest	110,000
Reed, D. C.	125,000
Reed, Malcolm H.	168,000
Reed, Seldon	70,000
Richardson, W. H. .over	50,000
Schneider, Kurt ...over	50,000
Shippe, Dr. R. W. .over	50,000
Sparkin, Sam .....over	75,000
Stark, Wm. L.	102,000
Sternenberg, F. W.	182,000
Wroe, H. A. .....about	50,000

BEAUMONT

Baten, Thomas J.	54,000
Carroll, G. W.	110,000
Dollinger, Jr., J.	50,000
Edson, E. G.	450,000
Feigelson, Alex.	85,000
Gilbert, Harvey W.	58,000
Guiterman, M.	50,000
Hammons, P. E.	50,000
Heming, John L.	120,000
Hooks, Charles G.	50,000
Kaufman, A. M.	125,000
Keith, Ulon F.	50,000
McLean, Marrs	500,000
Miller, R. C.	130,000
Nathan, J. J.	50,000
Orgain, William E.	61,200
Perlstein, Hyman A.	193,300
Reed, Jr., T. S.	210,000
Smyth, J. B.	105,000
Stark, H. J. L.	500,000
Steadman, Jerry C.	60,000
Wilson, James Cooke	203,250

BENBROOK

Corn, W. L.	50,000

BERCLAIR

Lucas, Cyrus B.	100,000

BIG LAKE

Cromwell, Carl G.	220,000
Pickrell, Frank T.	500,000

BISHOP

Allen, Ed.	250,000
Butts, J. B.	100,000
Harlan, A. S.	100,000
Jarrell, Mrs. Alma	190,000

BRADY

Brook, James M	123,500

BRECKENRIDGE

Burch, Henry C.	140,000
Dunigan, James B.	192,500

BROWNSVILLE

Camiade, Emile B.	*90,000
Edelstein, Morris	*245,000
Fitch, H. L.	150,000
Gregg, John	100,000
Hill, Lon C.	50,000
Moore, Mrs. Lena Gay.	50,000
Wells, James B.	50,000
White, George	80,000
Wood, A. Wayne	50,000

* Includes business insurance.

BROWNWOOD

Dauthety, Dr. Jewel	156,000

BRYAN

Fountain, E. J.	125,000
Walton, T. O.	60,000

CAMERON

Batte, Robert Lee	135,000
McLane, Robert	250,000
Smith, Oxsheer M.	105,000

CANADIAN

Blodgett, J. M.	100,000

CARRIGAN

Edens, W. F.	60,000

CHILDRESS

Alexander, Lon	50,000
Crews, J. M.	50,000

CISCO

Gelman, R. F. ....over	50,000
McMurray, James L.	155,000
Slicker, Homer	60,000

CLARKSVILLE

Kunkel, J. A.	100,150

COLORADO

Landau, Louis	120,000
Reid, W. E.	50,000
Teas, Paul C.	50,000
Wallace, R. J.	55,000

CORPUS CHRISTI

Allen, F. C.	80,000

Blacknall, J. C.	135,000
Cain, J. K.	175,000
Carter, R. S.	60,000
Crook, Frank W.	210,000
Crook, Fred. L.	50,000
Eidson, E. B.	219,000
Flato, E. F.	154,000
Garrett, Joseph E.	500,000
Giles, Dr. H. R.	190,000
Heaney, Dr. Harry G.	160,000
Johns, C. D.	50,000
Johns, Glover S.	56,000
Miller, E. J.	50,000
Miller, Roy	160,000
Nixon, Kermit	300,000
Nixon, S. Maston	145,000
Pope, W. E.	100,000
Reed, Dewitt T.	104,500
Sasse, B. C.	225,000
Tarlton, B. D.	55,000
Watson, Dr. Clyde O.	140,000
Wright, A. L.	75,000

CORSICANA

Drane, F. N.	233,000
Fortson, J. T.	60,000
Fortson, J. B.	65,000
McElwrath, Frank P.	469,000

COTULLA

Word, Ira W.	165,000

DALLAS

Allen, Arch C.	112,000
Allen, G. P.	110,000
Anderson, E. M.	100,000
Austin, Frank E.	120,000
Awtry, John	50,000
Baker, Fenton J.	100,000
Berwald, Paul	120,000
Bissell, F. R.	60,000
Broadnax, W.	150,000
Bruce, John F.	171,000
Buell, F. T.	55,000
Burrus, J. Perry	*83,000
Burt, Mayor Robt. E.	102,000
Byrne, H. E.	105,000
Callahan, W. E.	83,500
Carpenter, John W.	137,000
Carwile, W. L.	50,000
Clark, Henry C.	50,000
Cobb, D. L.	140,000
Cochran, Col. Samuel P.	*100,000
Cockrell, C. M.	120,000
Coke, Rosser, J.	700,000
Collins, Carr P.	456,500
Connor, W. O. ....over	50,000
Corley, T. E.	70,000
Cranfill, Thos. E.	275,000
Crofford, Geo. L.	55,000
Crowell, L. R.	60,000
Dyer, R. C.	50,000
Everts, Chester A. ..over	70,000
Faulkner, Dean M.	241,000
Feldman, M.	175,000
Flippen, E. L.	50,000
Florence, Fredk. F.	*750,000
Florence, M. E.	120,000
Folsom, Dr. A. I.	135,000
Freedman, Morris I.	114,500
Gaston, William	50,000
Gendel, Himan	102,000
Greenwood, E. P.	560,000
Gregory, James A.	50,000
Grinnan, Lewis P.	190,000
Haiff, Henry M.	104,000
Harris, Leon A.	185,000
Harris, W. G.	50,000
Hay, S. J.	117,500
Hexter, J. K.	50,000
Hilton, C. N.	424,500
Hoblitzelle, Karl	*900,500
Hurst, Edgar S.	128,500
Hurst, Melvin K.	136,000
Hussman, Harry L.	1,019,000
Jackson, T. E.	150,000
Jacobs, Leslie L.	190,000
Johnson, Van	160,000
Johnson, James M.	60,000
Johnston, Fred E.	104,900
Jones, John T.	100,000
Jones, T. R.	500,000
Klar, Herman	146,500
Knox, Dr. Eldon L.	150,000
Kramer, A. L.	*550,000
Landauer, Horace H.	306,500
Lechner, Lee F.	71,000
Linz, Clarence E.	1,336,000
Locke, Eugene P.	170,000
Mallinson, Fred	100,000
Mallinson, Herbert	100,000
Marcus, Herbert	725,000
Marcus, Stanley H.	147,500
Marshall, Robert L.	100,000
Marvin, Z. E.	295,000
Matson, A. M.	80,000
Matthews, S. Y.	72,000
McFadin, David G.	250,000
McInerney, P. J.	100,000
McLarty, F. E.	325,000
McNeny, Frank L.	140,000
Metzger, Carl	105,000
Metzger, David	132,884
Miller, Isadore A.	108,000
Miller, Lawrence	50,000
Miller, Rhea	50,000
Moore, G. T.	119,500
Moore, Dr. H. Leslie	105,000
Moore, W. McCarty	146,000
Munger, L. Roy	200,000
Neiman, A. L.	272,500
Newsome, W. B.	100,000
Olmsted, Harry A.	150,000
Owens, Everett S.	325,000
Parks, Joseph F.	315,000
Pearlstone, Henry	55,000
Pearlstone, J. H.	225,000
Penland, Jas. M.	275,000
Perkins, S. B.	553,500
Perry, E. Gordon	500,000
Philipon, L.	50,000
Plowman, M. M.	145,000
Pollock, Lawrence S.	350,000
Proctor, Wm. C.	122,500
Prother, Hugh	50,000
Ragsdale, E. H.	105,000
Rude, I.	140,000
Sanger, Eli	101,000
Sanger, Elihu A.	400,000
Schepps, George	160,000
Schepps, Julius	156,000
Schoelkopf, Gotlieb	55,000
Seay, H. B.	262,000
Seay, Harry L.	782,640
Shaw, Charles B.	200,000
Shaw, Joseph H.	117,500
Sherman, Conrad A.	60,000
Skillern, Rae Edw.	175,000
Sigel, Harry,	283,000
Silvers, E. J.	80,000
Sline, John T.	100,000
Smith, J. Fred	75,000
Smith, J. H.	900,000
Sonnentheil, Louis	125,000
Stubbs, C. G.	90,000
Talbot, Col. W. E.	131,000
Thornton, Robert Lee	190,000
Thorp, Benjamin	50,000
Topletz, Solomon	131,000
Tucker, A. C.	500,000
Vardell, T. W.	50,000
Volk, Harold F.	145,000
Volk, Leonard W.	120,000
Waggener, D. E.	107,900
Waggener, Leslie	*160,000
Walter, N. C.	160,000
Weinkrantz, Morris	104,500
Weischel, C. C.	54,000
Weiss, Martin	105,000
Wertheimer, John	74,000
White, Forrest E.	100,000
Windrow, Rollen J.	145,000
Wolfe, Manson H.	140,000
Wray, William H.	*120,000
Yancey, Dr. Robt. S.	135,000

* Includes business insurance.

DEL RIO

Abbey, Wm. M.	157,000
Weatherbee, W. E.	150,000

DENISON

Foster, George P.	100,000
Madden, J. W.	50,000

DENTON

Martin, Dr. M. L.	50,000
Pender, R. B.	250,000
Russell, H. M.	50,000

DEVINE

Keller, M. A.	52,000

DONNA

Knapp, F. E.	140,900

DREW

Wade, R. T.	85,500

EAGLE LAKE

Duncan, I. V.	50,000
Herder, Sr., George	80,000
Steinweis, Max	50,000
Wintermann, O. J. ..over	150,000

EAGLE PASS

Vaughan, R. L.	204,000

EASTLAND

Caton, Dr. J. H.	50,000
Lewis, J. E.	55,000
Weaver, Joseph M.	135,000

EDINBURG

Devine, P. S.	200,000

EL PASO

Adams, Walter	90,000
Anderson, Roscoe S.	75,000
Barron, Oran J.	105,000
Bassett, C. N.	200,000
Benton, J. E.	50,000
Blaugrund, Jas.	55,000
Burgess, Richard F.	85,000
Burrus, Jr., Jack P.	100,000
Cobientz, Myrtil	225,000
Coles, Otis	50,000
Colt, Jr., W. A.	50,000
Cooley, Winchester	165,000
Craig, Dr. Branch	100,000
Crimen, Dr. John C.	100,000
Crodus, Mimi Adone	50,000
Crowell, Douglass C.	50,000
Cummins, Dr. E. J.	111,000
Darbyshire, B. F.	*73,000
Davis, Lamar	75,000
Dudley, J. M.	50,000
Fletcher, Frank	55,000
Frost, George	63,000
Frost, H. T.	75,000
Fryer, W. H.	92,500
Given, Chas.	146,000
Given, Sam	100,000
Goodman, Leonard A.	60,000
Harvey, C. M.	105,000
Harvey, Paul	80,000
Harvie, Crawford	50,000
Heid, Ed.	100,000
Hendricks, Dr. C. M.	50,000
Hoard, L. R.	125,000
Homan, Dr. R. B.	75,000
Hoover, Robt. T.	100,000
Hussmann, Harry L.	130,000
Ivy, L. J.	200,000
Kayser, Edgar W.	50,000
Kirkpatrick, J. W.	192,500
Krupp, Eli	100,000
Krupp, Haymon	355,000
Laws, Dr. James W.	50,000
Lay, Louis R.	65,000
Locke, Thos. J.	65,000
Lovelace, E. B.	50,000
Lynch, Dr. Kevin D.	100,000
Marr, James L.	225,000
Martin, Royce G.	125,000
McKee, R. E.	207,500
Miller, Jake	100,000
Moore, Grover,	75,000
Moore, Lee	100,000
Moye, Max	102,500
Murchison, Frank M.	461,000
Newman, C. M.	200,000
Orndorff, Lee H.	150,000
Orr, George	50,000
Piper, W. R.	*125,000
Pollard, J. M.	50,000
Protzman, Geo. Walter	*197,000
Ramsey, W. K.	56,000
Richard, B.	90,000
Ritter, Winfield F.	107,000
Roderick, D. D.	133,000
Rosenfeld, Leon	100,000
Ryan, George B.	80,000
Ryan, George T.	90,000
Ryan, III, Thos. Fortune	300,000
Sanders, Edward	100,000
Saunders, Leonard E.	195,000
Schuster, Leo R.	85,000
Schwartz, Adolph	230,000
Schwartz, Ervin	125,000
Schwartz, Emanuel	65,000
Schwartz, Maurice	215,000
Segal, Mrs. Beulah	85,000
Silva, Epifamio	100,000
Stahman, Dean ...over	75,000
Stewart, Mrs. Daniel	65,000
Turner, Dr. George	102,000
Varner, Dr. Harry H.	70,000
Ware, V. E.	50,000
Watkins, Samuel	80,000
Weiss, Ignatz	400,000
Wilcox, Harvey	85,000
Wright, Joseph A.	95,000
Young, Samuel D.	50,000

* Includes business insurance.

FORNEY

Duke, C. L.	125,000
Ledbetter, O. J.	80,000

FORT SCOTT

Townsend, Mrs. Georgia Scott	100,000

FORT STOCKTON

Pryor, Ike T., Jr.	115,000

FORT WORTH

Barrett, Alva P.	225,000
Bewley, Edwin E.	170,000
Bristed, Frederick .over	60,000
Carter, Amon G.	*700,000
Connell, W. E.	50,000
Donnelly, Garrett	120,000
Dunning, Jr., Wm. H.	415,000
Haltom, George W.	117,500
Hedrick, Wyatt Cephas	800,000
Hoera, Carl Lewis	110,000
Huckins, Leon W.	156,500
Kraft, Clarence A.	50,500
Landreth, Edw.	*1,130,000
Leonard, Marvin	132,500
Leonard, O. P.	127,500
Long, Q. Jack	120,000
Mistrot, J. F.	70 000
Pickrell, Mrs. Arlene	100,000
Pickrell, Frank T.	500,000
Polk, George W.	185,000
Poyner, Tom	240,000
Roeser, Charles F.	612,939
Shaw, Thomas G.	665,000
Simon, U. M.	59,000
Slay, Sr., W. H.	50,000
Waggoner, Thomas	50,000
Walden, J. J.	288,180
Webb, Sidney	*139,000
Westbrook, Roy A.	150,000

* Includes business insurance.

GAINESVILLE

Teague, Arthur	*65,000

* Includes business insurance.

GALVESTON

Cohen, Jr., Robert I.	112,000
Cohen, Sr., Robert I.	92,000
Harris, Brantley	56,000
Harris, John W.	80,000
Johnson, W. A.	127,500
Kemper, Isaac H.	185,000
Levy, A. F.	145,000
McVitie, Wm. A.	95,000
Moody, Shearn	100,000
Moody, III, W. L.	696,000
Sealy, George	247,000
Seinsheimer, J. F.	300,000

GOLIAD

Leonardt, B. C.	179,000

GONZALES

Dilworth, R. S.	125,000
Lewis, J. S.	66,300

GRAHAM

Criswell, J. S.	65,000

GREENVILLE

Phillips, Mrs. Eula L.	115,000

HENDERSON

Rogers, George W.	105,000

HOUSTON

Abercrombie, J. S.	60,000
Adams, Leopold S.	200,000
Armor, R. J.	102,000
Baker, Burke	100,000
Barden, E. T.	*102,500
Battaille, W. C.	65,000
Bayless, A. C.	177,500
Bender, F. V.	100,000
Black, Albert H.	109,000
Blaffer, Robert L.about	125,000
Blakeley, Bassett	218,000
Bodenheimer, A. ...over	50,000
Bonner, B. F.	72,500
Brooks, Jr., R. E.	160,000
Brown, George T.	115,000
Bryan, David F.	122,000
Bryan, Guy M. ...over	50,000
Bryant, J. Guthrie	50,000
Buchanan, J. H.	50,000
Burke, E. J.	350,000
Carlton, Alva	50,000
Carlton, O. S.	112,000
Childs, William L.	83,300
Christie, George R.	*363,000
Clayton, W. L.	2,000,000
Cohen, George S.	*533,000
Colvin, J. Wallace	250,000
Copley, Geo. Noble	137,000
Cravens, James	110,000
Cravens, J. Rorick	50,000
Croswell, H. M.	140,000
Crotty, John T.	215,000
Crow, Emmett	75,000
Cullen, Hugh R.	256,000
Daly, W. F.	140,000
Dargan, Kemp S.	105,000
Davis, Pat L.	110,000
Denman, Dr. Peyton R.	115,000
Deutser, I. S. ....about	75,000
Dew, Hugh S. .....over	50,000
Dillingham, Ek.	50,000
Dudley, Ray L.	400,000
Dunn, Lindsay	150,000
Dunn, Thomas C.	140,000
Eagle, Jos. H. ....about	50,000
Eiseman, J. E. ....over	50,000
Elkins, J. A.	185,000
Evans, Joseph W.	50,000
Feld, M. M.	110,000
Fields, Howard G.	100,000
Fisher, Lewis	125,000
Fite, J. A.	52,000
Fite, Lewis E.	125,000
Flaxman, Thomas .about	60,000
Fleming, E. H.	100,000

FOR PROTECTION AND RESERVE

Houston, Texas, Sept. 3, 1932.

Editor, The Spectator:

I am in receipt of your letter of August 30, and wish to advise that at the present time I carry a total of $115,000 worth of life insurance.

The very fact that I carry this much insurance shows I am a great believer in it.

I not only carry this insurance for life protection, but I also carry it for a reserve fund.

M. M. FELD, President, Lone Star Bag & Bagging Co.

SAFEST AND BEST BULWARK

Dallas, Texas, July 9, 1932.

Editor, The Spectator:

The amount of life insurance on my life is, in round numbers, $560,000. You will be sufficiently accurate to place it at that figure.

Life insurance is the safest and best bulwark against personal and business adversity which the minds of men have ever been able to devise.

E. P. GREENWOOD, President, Great Southern Life.

"The best estate a man can leave his family is one where life insurance predominates." ($271,000).

LANDON H. CULLUM
Wichita Falls, Tex., July, 1932

"I can truthfully say that my life insurance is among the few investments I have that has not taken on a big shrinkage during this period of depression. The mental satisfaction that it gives me is a grand and glorious feeling." ($385,000).

RICHARD H. MOERS
Houston, Tex., July, 1932

Fleming, Thomas	150,000
Fletcher, Harold W.	65,000
Fondren, W. W.	264,000
Ford, A. C.	151,000
Foster, Marcellus E.	300,000
Fountain, Jr., E. J.	101,000
Fonts, R. A.	100,000
Freed, Ike L.	106,000
Freundlich, Dr. Thomas	50,000
Garner, J. C.	50,000
Glass, J. H.	100,000
Godwin, Herbert	50,000
Goree, Robert E.	110,000
Goss, Dr. J. M.	100,000
Graves, Dr. M. L.	115,000
Greer, Dr. David	150,000
Hahl, C. W.	112,500
Hall, Don	165,000
Hamman, George	140,000
Hamman, John	310,000
Harris, Louis Lee	*370,000
Hindman, S. J.	82,000
Hirsch, Maurice	60,000
Holcombe, O. F.	135,000
Holliday, A. R.	215,000
Horlock, Robert W.	175,000
Houx, S. B.	152,000
Howard, George F.	217,690
Hudingsfelder, C. E.	104,000
Hulen, John A.	70,000
Hurwitz, B. S. ...over	50,000
Hutchison, Federal Judge, J. C. ...over	75,000
Johnson, A. M.	136,000
Johnson, Dr. Herman W.	65,000
Jones, Frank C.	74,000
Jones, Jesse H.	1,025,000
Jones, John T.	596,000
Kirby, Hon. J. H.	955,500
Kuhn, Harry J.	175,000
Ladin, S. P.	160,000
Lamb, Seth S.	250,000
Latta, J. D.	116,500
Law, F. M.	75,000
Leon, Isidore	100,000
Levy, Dr. M. D.	137,000
MacDonald, A. R.	260,000
Mengden, H. F.	232,500
Meyer, Jr., J. F.	200,000
Miller, Samuel I.	135,000
Mills, Louis E.	100,000
Mitchell, Jerry A.	300,000
Mitchell, William A.	132,000
Moers, Dr. Richard H.	485,950
Nachlas, Harry	55,000
Naman, N. D.	250,000
Nathan, Max H.	60,000
Neal, J. W.	180,000
Oldham, M. C.	101,000
Olson, A. E.	75,000
Pearson, W. L.	342,100
Peden, Edward A.	136,000
Peddie, Alexander	62,500
Reynolds, J. W.	297,000
Robertson, C. J.	148,000
Russ, J. B.	54,000
Sakowitz, Simon	210,000
Sakowitz, Tobe	210,000
Samuels, Hyman	100,000
Sanders, Jack Lee	101,000
Schoenmann, Ludwig	98,000
Schuhmacher, H. C.	173,000
Scott, Jr., J. T.	122,500
Seagraes, O. R.	500,000
Shepherd, E. D.	125,000
Shively, James H.	175,000
Steele, B. W.	165,000
Sterling, A. A.	158,500
Sterling, F. P.	90,000
Sterling, Hon. R. S.	470,000
Stewart, Minor	131,500
Tartakov, Dave	50,000
Thaxton, W. L.	117,500
Thompson, Hoxie H.	115,000
Tuffly, Louis F.	259,000
Turner, Dr. B. W.	171,200
Vinson, Wm. A.	106,000
Walne, Walter H.	125,000
Warren, B. W.	80,000
Weems, Wharton	175,000
Weiss, H. C.	100,000
Wells, W. Damon	425,000
West, J. M.	1,480,000
Wharton, Clarence R.	125,000
Wicks, E. R.	75,000
Wilkins, Horace M.	50,000
Williamson, W. I.	60,000
Woffenstein, J.	66,000
Wolters, J. F.	88,000
Woodward, Miss Bessie A.	100,000
Ziadler, Abe B.	250,000

*Includes business insurance.

HUNTSVILLE

Smithers, Gabe	72,300

ITASCA

Hooks, Will I.	190,000

JACKSBORO

Knox, James W.	100,000
Loving, Oliver	65,000

"There is nothing to add—I am proud of my insurance." ($800,000).

WYATT C. HEDRICK
Fort Worth, Tex., July 1, 1932

KERVILLE

Beitel, Ally	50,000
Schreiner, Louis A.	225,000

LAREDO

Guevara, A. M.	50,000
Halsell, Dr. J. T.	60,000
Jaurez, Pabeo B.	63,000
Llano, Mathias (de)	280,000
Netzer, Joseph Charles	160,000
Ortiz, L. R.	75,000
Richter, August	60,000
Richter, Carlos	50,000
Richter, Charles	80,000

LA WARD

Ward, Alfred P.	60,000

LONGVIEW

Bodenheim, G. A.	100,000

LUBBOCK

Hutchinson, Dr. James J.	120,000
Krueger, Dr. J. T.	140,000
Overton, Dr. M. C.	177,000

LUFKIN

Boynton, A. L.	150,000
Kurth, E. L.	55,000
Moore, W. H.	50,000
Zeagler, B. L.	160,000

McALLEN

Nelson, Morris R.	145,500

McKINNEY

Couch, James T.	225,000
Pope, F. B.	75,000

MENARD

Callan, James	80,000
Russell, Walter W.	60,950

MERCEDES

Seay, H. B.	362,000

MIDLOTHIAN

Dees, T. M.	50,000
Rea, E. T.	50,000
Sewell, J. P.	55,000

MEXIA

Hughes, J. K.	105,000

MINERAL WELLS

Webb, Albert S.	350,000

MISSION

Sammons, T. B.	62,000

NAVASOTA

Norwood, Ewing	120,000

NEW BRAUNFELS

Eiband, E. A. ...over	50,000
Hinman, A. J. ...over	68,000
Nowotny, Geo. E. ...over	55,471

NEW CANEY

Reynolds, Henry D.	50,000

OLNEY

Hunt, E. W.	124,000

ORANGE

Stark, H. J. Lutcher	503,000

PARIS

Butcher, John F.	100,000
Culberson, J. J.	50,000
Ferguson, Claude	50,000
Gregory, O. L.	200,000
Hamman, John B.	51,000
Hunter, E. J.	53,000
Johnson, Charlie P.	128,000
Robinson, Maury	225,000
Scott, Thomas M.	114,000
Scott, Jr., Rufus F.	125,000
Womack, H. M.	50,000

PORT ARANSAS

Cannon, Wm. Anderson	285,000

PORT ARTHUR

Vaughan, Dr. E. W.	190,000

PRESIDIO

Sparks, Richard C.	50,000

RICHLAND SPRINGS

Gibbons, John W.	80,000

RICHMOND

George, Mrs. A. P.	50,000

SAN ANGELO

Blackstone, N. D.	72,000
Henderson, J. E.	125,000
Henderson, Jr., J. E.	65,000
Henderson, Thos. R.	120,000
Miers, W. A.	100,000
Mills, F. S.	120,000
Montage, J. W.	60,000

SAN ANTONIO

Baker, T. B.	675,000
Barrett, Marcus T.	236,000
Barton, W. W.	138,000
Brough, R. Bruce	60,000
Bryant, Henry ...over	150,000
Casey, Liston A.	65,000
Callahan, Dan F.	100,000
Chapman, J. O.	405,000
Cone, Samuel ...about	500,000
Cone, Mrs. Samuel about	200,000
Crutchfield, Dr. Earl D.	168,000
Cunningham, John H.	103,000
Dalkowitz, Maurice	200,000
De Pew, Dr. Evarts V.	107,000
Douglas, O. D.	105,000
Drought, Henry P.	107,000
Fite, Lewis E.	225,000
Frank, Emil	62,500
Frost, J. T.	500,000
Goldstein, E. M. about	100,000
Hagelstein, George H.	212,000
Haile, J. H.	50,000
Hare, J. F.	145,000
Hunter, E. J.	78,000
Hybarger, J. C.	180,000
Jarratt, John E.	150,000
Judkins, O. H.	60,000
Katz, Sidney	75,000
Katz, Meyer	50,000
Karotkin, Joe	200,000
Karotkin, Jack	250,000
King, W. R.	210,500
Lang, Sylvan	50,000
Lucas, Cyrus B.	110,000
Lyons, Thomas	250,000
Marko, I.	50,000
McAllister, Walter W.	300,000
McKenzie, Andrew J.	140,000
Meliff, Gerald E.	450,000
Montgomery, W. J.	60,000
Morrow, Wm. L.	112,000
Moser, Ed.	50,000
Neal, Jack W.	100,000
Nixon, Dr. Pat I.	110,000
Ogilvie, Dr. H. H.	300,000
Oppenheimer, Alexander Joske	50,000
Oppenheimer, Dr. Frederic	150,000
Oppenheimer, Frederich	50,000
Oppenheimer, Henry	200,000
Oppenheimer, Jesse D.	104,000
Pettus, W. B.	100,000
Ratcliffe, Wm. M.	115,000
Richey, Robert A.	90,000
Rogers, Harry H.	1,100,000
Roggers, W. J.	55,000
Rosenman, Max	100,000
Rosenman, Meyer	60,000
Rosenthall, Marcus C.	146,250
Russell, Lee L.	285,000
Sadovsky, B.	65,000
Seligmann, Julius	350,000
Spencer, R. F.	208,000
Terrell, Marshall W.	118,000
Terrell, W. M.	118,000
Thorman, H. C.	210,000
Watson, Joseph M.	225,000
Watson, Jr., Joseph M.	105,000
Webb, Britain R.	135,000
Wiedermann, B. A.	100,000
Word, Ira W.	175,000
Wright, Martin	155,000
Zilker, Charles A. over	100,000

SAN BENITO

Gay, Felix L.	50,000
Lomax, John T.	177,500
Wade, Davis L.	60,000

SANDERSON

Holt, Fred P.	50,000

SEGUIN

Freeman, Harold M.	128,000
Freeman, Joseph	345,500

SHERMAN

Carter, Wilbur	55,000
Creager, A. Y.	110,000
Dorset, W. S.	130,000
Eubank, J. S.	125,000
Fant, E. T.	75,000
Hallman, W.	60,000
Hopkins, Arthur G.	390,500
Pool, Carl	105,000
Roberts, C. S.	60,000
Stout, H. I.	80,000
Thompson, E. W.	95,000

SINTON

Waddler, Jay	100,000
Welder, R. J.	100,000

SMILEY

Manford, T. D.	56,000

SONORA

Miers, Wm. A.	100,000

STAMFORD

Moore, Claude O.	187,500
Price, Leslie M.	100,000

SWEETWATER

Doscher, J. H.	75,000
Johnson, J. A.	125,000
Simmons, R. M.	97,500

TAYLOR

Forwood, Amor ..about	50,000
Forwood, D. F. ..about	50,000

TELEPHONE

Goss, Joseph R.	275,000
Goss, Robert G.	105,000

TEMPLE

Doering, Frank A.	183,000
Glenn, H. C.	150,000
Jarrell, Andrew J.	90,000
Thompson, F. A.	110,000

TERNILLO

Henderson, W. T.	92,000

TIERRA ALTA

Henderson, Jr., Jas. E.	150,000

VERNON

Castelberry, R. L.	50,000
Wilson, Mrs. Eunice	50,000

VICTORIA

Ragsdale, James W.	138,500
Welder, Robt. H.	200,000

WACO

Abeel, Wm. C. ...over	50,000
Aynesworth, Dr. K. H.	50,000
Barnes, J. F. ...over	50,000
Beach, R. O. ...over	50,000
Cameron, W. W.	100,000
Clifton, Albert T. over	50,000
Colgin, Dr. I. E.	50,000
Collie, Louis ...over	50,000
Compton, F. M. ...over	100,000
Crawford, Wilbur F.	452,000
Dupree, R. B. ...over	50,000
Fentress, E. S.	102,000
Hicks, Dave	50,000
Hicks, De Witt	100,000
Kendell, Benj. G.	50,000
Kirkpatrick, J. A.	57,000
Lacy, Walter G.	105,000
Mailiander, Fred'k	65,000
McCulloch, L. B.	56,000
McLendon, George K.	130,000
Milam, J. R.	50,000
Neale, W. J.	90,000
Pape, G. H.	62,000
Potts, Robt. J. ...over	*50,000
Seley, Chapin M.	55,000
Trau, Frank G. ...over	100,000
Turner, Charles R.	65,000
Turner, J. E.	55,000

*Includes business insurance.

WESLACO

Knapp, J. A.	121,500

WHITE DEER

Grimes, E. H.	50,000

WICHITA FALLS

Britian, A. H.	103,000
Clark, Charles H.	58,000
Cullum, Landon H.	271,000
Eddleman, E. H.	126,000
Fritz, D. L.	193,000
Gray, D. G.	100,000
Hamilton, W. B.	740,190
Hamman, Wayne H.	160,500
Harvey, R. O.	175,000
Jones, Roy B. ...over	335,000
Kell, Frank	105,000
King, Rufus A.	102,000
Langford, P. P.	163,000
Lee, Dr. Q. B.	108,000
Lomax, Jr., Thornton G.	110,000
Martin, N. H.	250,000
Massie, Dr. Joel H.	125,000
Mytinger, J. C.	258,600
O'Neil, John	100,000
Perkins, Joseph J.	700,000
Priddy, Walter M.	185,000
Shaw, B. P. ...over	50,000
Smith, McLean Vester	75,000
Snider, Charles W.	275,735
Staley, J. I.	750,000
Waggoner, Robert M.	200,000
Walker, Mark D.	260,000

BUSINESS INSURANCE

AMARILLO

Johnson Ranch Royalty Company:	
Mayer, Edward R., Pres.	50,000
Cunningham Flower Shop	50,000
Whittington, J. O., Investments:	
Whittington, J. O.	75,000

BEAUMONT

Roos Brothers:	
Roos, Henry	15,000
Roos, Nathan	15,000
Total	30,000
Tyrell Rice Milling Co.:	
Steinhagen, B. A., Mgr.	25,000
Wilson-Broach Co.:	
Wilson, James Cooke	50,000

BROWNSVILLE

Camaide, E. B., & Co., Wholesale Grocers:	
Camaide, E. B.	25,000
Edelstein's:	
Edelstein, Morris	190,000

DALLAS

Buell Lumber & Manufacturing Co.:	
Buell, F. F.	25,000
Fakes Furniture & Carpet Co.:	
Wray, W. H.	25,000
Kramer, Arthur L.	100,000
Lewis, L. H., Dry Goods Co.:	
Lewis, L. H.	100,000
Lindsley, J. W., & Co., Real Estate:	
Lindsley, Porter	50,000
Murray Co., The, Machinery:	
McDonough, J. H.	25,000
Shuttles Bros. & Lewis, Diamond Importers and Wholesale Jewelers:	
Blankenship, R. E.	50,000
Shuttles, R. H.	20,000
Total	70,000
Trezerant & Cochran, Mgrs. Southwestern Dept. Fire Ins.:	
Cochran, S. P.	50,000
Trezerant, J. T.	35,000
Total	85,000
Waggener, Leslie	17,000

A BUILDER OF CHARACTER

Dublin, N. H., July 11, 1932.

Editor, The Spectator:

When a young man is persuaded to take on some life insurance, say $10,000, he begins to consider that he has an estate. He becomes a saver. A new fortune has been started. It has a lasting effect in strengthening his character.

The advantage of sound life insurance as a trustworthy depository for savings was strikingly illustrated during this depression, when so many policyholders were saved from ruin by borrowing up to the surrender value of their life insurance.

GEORGE D. MARKHAM.

RECOGNITION of the vast benefits of Life insurance has been conclusively demonstrated during the last few years. Little did many people think or know how, in reality, Life insurance would prove a tremendous shock absorber in abnormal times. Life insurance has proven its case.

The possession of adequate Life insurance has solved many kinds of problems for men, for families and for business houses.

THE TRAVELERS INSURANCE COMPANY
HARTFORD CONNECTICUT

The agent who represents The Travelers possesses the advantage of an extensive variety of Life insurance contracts to fit every business, family and personal need.

The wide scope of Travelers contracts include Single and Annual Premium Annuities and Retirement Income forms with investment features. All contracts are issued on a guaranteed-cost plan.

DEL RIO

Roach-M. Symant Co., Gen'l Merchandise:
Abbey, W. M..... 50,000

EL PASO

Darbyshire Havre Iron Co.:
Darbyshire, B. F.... 20,000
McMath Printing Co.. 50,000
Southwestern Sash & Door Co., Inc.:
Protzman, G. W., Mgr. 75,000

FALFURRIAS

Estate of Lasater, Edward C. 300,000

FORT WORTH

Fort Worth Star Telegram:
Carter, Amon G.... 200,000
Landreth Prod. Corp.:
Landreth, Edw. 550,000

GREENVILLE

Greenville Compress Co.:
Wise, W. B..... 50,000

HOUSTON

Barden, E. T., Electric Machinery Co.:
Barden, E. T..... 10,000
Foley Bros. Dry Goods Co.:
Cohen, George S.... 25,000
Cohen, Robert L.... 25,000
Total 50,000
Munn Co., W. C., Department Store:
Munn, W. C..... 100,000

KINGSVILLE

Collins, George B..... 30,000
Collins, H. T..... 30,000
Foster, Asa 30,000
Foster, I. M..... 30,000
Total 120,000

SAN ANGELO

Model Laundry:
Beasley, L. B..... 10,000
Burnside, J. C..... 10,000
Total 20,000

SAN ANTONIO

Chamberlain, Edwin & Co., Mortgages & Banking:
Chamberlain, Capt. E. G. 20,000
Richey & Casey, Real Estate:
Richey, Robert A... 25,000

WACO

Colgin Hospital and Clinic:
Colgin, Dr. M. W... 10,000
Colgin, Dr. I. E.... 10,000
Total 20,000
Hill Printing & Stationery Co.:
Gardner, L. B..... 25,000
Potts, Moore Gravel Co.:
Potts, Robert J..... 20,000
Texas Fireproof Warehouse Co.:
Albough, R. B..... 20,000
Stringer, A. B..... 10,000
Total 30,000

UTAH

CLEARFIELD

Smith, Albert T..... 105,000

HEBER CITY

Lindsay, James....over 50,000
Lindsay, Wm.....over 50,000

IDAHO FALLS

Hagenbarth, F. J..... 266,534

KAYVILLE

Thornley, John W..... 60,000

LAYTON

Ellison, Jas. E..... *120,000
Ellison, Morris H..... 50,000

Insurance has become such a vital factor in the economic life of the nation that it seems hardly necessary to stress its value to both the nation and to the individual. I believe in life insurance, and carry a considerable amount of it. I have no hesitancy whatsoever in commending this form of protection and investment to men and women in every walk of life.

GEORGE H. DERN,
Governor of Utah.

Tanner, Dr. A. Z..... 100,000
*Includes business insurance.

OGDEN

Barker, Joseph F..... 50,000
Bennett, E. G..... 150,000
Browning, John...over 50,000
Browning, Val..... 75,000
Smith, Roland B..... 115,000

SALT LAKE CITY

Alexander, Daniel.over 100,000
Armstrong, Sherman over 100,000
Armstrong, W. W..... 83,300
Bagley, E. M..... 100,000
Bamberger, Ernest..... 60,000
Biele, R. H..... 50,000
Burke, Jas. J.....over 100,000
Carter, W. A..... 50,000
Cary, H. E.....over 50,000
Cates, Louis S..... 110,000
Cherdron, O. P..... 50,000
Child, Wm. H..... 100,000
Collins, J. H.....over 75,000
Daly, John C..... *50,000
Daynes, Joseph J..... 75,000
Elliott, R. C.....over 100,000
Eccles, Marriner S..over 100,000
Ferry, W. Mont..... 105,000
Finding, J..... 50,000
Firmage, Jack..... 450,000
Fitzpatrick, J. H..over 50,000
Freed, Ellis.....over 50,000
Freed, Lester D..about *50,000
Groesbeck, Dr. Roy.... 50,000
Halloran, W. J..... 100,000
Hanchett, L..... 74,000
Harrison, W. G....over 50,000
Hirschman, H..... 100,000
Jenkins, Donald E..... 50,000
Johnson, Joy H..... 50,000
Keyser, Malcolm A.... 75,000
Mackay, Daniel..... 60,000
Magid, Joseph.....over 100,000
McElvenney, Robt. F.. 75,000
McVichie, Duncan..... 50,000
Merrill, George..... 175,000
Morse, S. Duffield..... 110,000
Moyle, Henry D..... 100,000
Mulcock, Sidney E..... 50,000
Neber, Dr. Edwin M... 75,000
Orem, Walter C..... 120,000
Overfield, Chauncey P.. 85,000
Owen, Russell W...over 50,000
Payne, Walter S..... †75,000
Pingree, Franklin..... 60,000
Pingree, John.....over 50,000
Relf, George O..... 200,000
Richard, Ralph L..... 50,000
Richie, Robert..... 50,000
Ryberg, Enoch W..over 100,000
Ryberg, Eric W...over 100,000
Sallinger, Herbert..... 52,000
Schweikhart, Henry over 100,000
Smoot, Reed..... 150,000
Smith, Jesse N....over 50,000
Steiner, George A..... 122,000
Sturgis, Harry W..... 75,000
Sweet, Arthur....over 100,000
Sweet, Leon.....over 200,000
Sweet, F. A..... 50,000
Taylor, James S..... 100,000
Walker, Charles...over 50,000
Walker, John H..... 50,000
Walker, Joseph R..... *90,000
Ward, Wm. T..... 50,000
Wooley, Ernest R..... 260,000
Wright, G. G..... 172,000
Young, Joseph H..... 50,000
*Includes business insurance.
†Business insurance.

BUSINESS INSURANCE

SALT LAKE CITY

Freed Furniture and Carpet Co.:
Freed, Claude W.... 25,000
Freed, Lester D..... 25,000
Total 50,000
Intermountain Electric Co.:
Hawley, C. B..... 40,000

VERMONT

BARRE

Barclay, Wm..... 125,000
Bianchi, Anthony A.... 186,000
Gustafson, Andrew..... 125,000
McDonnell, Robert Q.. 100,000
Smith, Donald W..... 122,000
White, Ezra L..... 50,000

BENNINGTON

Gardner, P. B..... 60,000
Putnam, E. H..... 85,000

BRATTLEBORO

Bradley, I. C..... 125,000
Brown, Henry R..... 100,000

BURLINGTON

Booth, John E....over 100,000
Buell, A. A..... 65,000
Cohen, Israel..... 72,000
Cooper, O. J..... 65,000
Powell, Max..... 500,000
Wells, Frank R..... 100,000
Whitney, G. E....about 50,000

MONTPELIER

Briggs, Raymond A.... 52,000
Corry, Frank M..... 62,000
Pitkin, Perley P..... 100,000
Stewart, Charles G.... 60,000

RUTLAND

Boynton, Robert..... 50,000
Hanrahan, Dr. J. D.... 57,000
Hinds, Dr. E. E...over 50,000
Hinsman, C. B....over 150,000
Keyes, A. H..... 100,000
Lowe, Mary..... 350,000
Miller, Isaac.....over 100,000
Patch, F. R.....over 50,000
Swift, Dr. Chas. H..... 80,000

ST. ALBANS

Smith, Ed. C..... 125,000

ST. JOHNSBURY

Cary, George C..... 75,000

SPRINGFIELD

Bowman, Albert C..... 65,000
Hartness, James..... 185,000

WILMINGTON

Brown, Martin A.about 100,000

VIRGINIA

ACCOTINK

Clapp, Moses E...about 75,000

BLACKSTONE

Gravatt, W. Moncure.. 150,000
Williams, H. L..... *108,000
*Includes business.

BRISTOL

Carter, C. S.....(a) 125,000
Daniel, C. P.....(a) 150,000
Huntsman, Lee ....(a) 50,000
Jones, Carl A.....(a) 75,000
King, Arthur W. (a) over 50,000
King, Carl H.....(a) *200,000
King, Clarence G. (a) over 50,000
Long, J. Ernest (a) over 50,000
McAnge, W. N. (a) over 50,000
Martin, W. E. .(a) over 50,000
Moore, Sr., C. P. ..(a) 50,000
Noffsinger, H. G....(a) *75,000
Rogers, Dr. Wm. R. (a) 65,000
Stout, Dr. P. D. ...(a) 73,500
Wright, J. Walter..(a) 100,000
* Includes business insurance.
(a) Also listed Bristol, Tenn.

CAPE CHARLES

Scott, John L..... 50,000

CLIFTON FORGE

Ford, A. C..... 100,000
Gibbs, W. W..... 65,000
King, F. W..... 50,000

COVINGTON

Barr, Ellis H..... 50,000
Crowder, Eldon K..... 58,000
Gathright, Thos. M.... 59,000
Huntley, Geo. W..... 50,000
Lacy, Paul B..... 50,000
Luke, William A..... 58,500
McConihay, W. H..... *73,000
Miller, George L..... 70,000
Rooklin, Davie.....(a) *110,000
*Includes business insurance.
(a) Also listed Baltimore, Md.

CULPEPPER

Clark, W. B..... 105,000
Kelly, Dr. D. W..... 73,000

CUMBERLAND

King, Robert E..over 50,000
Rosenbaum, Morris about 200,000
Rosenbaum R. ....over 150,000
Shriver, James...†over 100,000
Streett, John J....over 100,000
Vang, George....*over 200,000
*Includes business insurance.
†Business insurance.

DANVILLE

Herman, Allan..... 50,000
Johnson, Z. V..... 50,000
Penn, J. P..... 50,000
Scholfield, John H..... 50,000

ELK GARDEN

Stuart, Harry C..... 75,000
Stuart, Henry C..... 80,000

FARMVILLE

Baldwin, F. G..... 50,000
Dunnington, J. W.about 105,000
Duvall, W. C.....about 50,000
Garland, Joseph E.... 65,000
Martin, E. Scott..... 110,000

FRANKLIN

Beale, J. C..... 90,000
Beale, James I..... 50,000
Vaughan, C. C..... 150,000

HOPEWELL

Hummel, Fred..... 75,000
Nickols, Frank..... 50,000
Wilson, Norman..... 150,000
Wood, Walter..... 50,000

LAWRENCEVILLE

Hammack, L. J..... 50,000

LYNCHBURG

Barksdale, Dr. E..... 70,000
Barrow, Alfred C..... 150,000
Beasley, A. Lee..... 100,000
Beasley, Robert P..... 200,000
Brannon, Ray O..... 100,000
Burton, C. G..... 150,000
Craddock, John G..... 50,000
Craddock, John W..... 80,000
Dillard, D. H..... 150,000
Duiguid, Frank S..... 60,000
Falwell, C. H..... 200,000
File, Dr. N. W..... 50,000
Gilliam, Jr., James R.. 75,000
Gilliam, III, Thomas W. 75,000
Harris, H. H..... 140,000
Henson, Bruce..... 75,000
Hughes, Benj. E..... 90,000
Hughes, Edw. E..... 50,000
Lee, G. O.....over 50,000
McGehee, G. C..... 100,000
McWhane, Fred W..... 75,000
McWhane, Henry E... 100,000
Nelson, Chas. S..... 57,000
Owen, J. D.....over 50,000
Owen, R. A..... 75,000
Patterson, Chas. G.... 70,000
Plunkett, Dr. F. O.... 60,000
Pritchett, R. H..... 100,000
Schewell, Ben.....over 75,000
Scott, Dr. D. P...about 100,000
Trent, J. B..... 200,000
Walsh, L. W..... 100,000
Walters, Dr. J. W..... 60,000
Williams, Dr. R. W.... 50,000

MARION

Lincoln, Jr., C. C..... 840,000
Lincoln, John D..... *717,000
*Includes business insurance.

NEWPORT NEWS

Nolan, L. U..... *460,000
*Includes business insurance.

NORFOLK

Anderson, Alfred..... 50,000
Andre, Mottee J. P.... 55,500
Baird, Jr., E. R..... 100,000
Barr, James M..... 100,000
Burroughs, C. F..... 260,000
Capps, Guy W..... 200,000
Capps, J. E..... 150,000
Cathey, Alonzo F..... 200,000
Consolos, Charles H.... 200,000
Douglas, R. B. 100,000
Etheridge, Elias 55,000
Hamilton, Norman..... 100,000
Harris, S. W..... 100,000
Herbert, C. E..... *125,000
Huber, P. S..... 135,000
Lowenberg, Benj..... 139,000
McCoy, Dr. L. C..... 50,000

I am a firm believer in life insurance and have always carried more than I really felt I could afford.

There isn't any use arguing about life insurance because anybody in business now-a-days realizes that business will fluctuate, and perhaps the man who is wealthy today may be poor a few years from now, so that if something should happen to him then, his family might be forced to a very much different scale of living. Too many today live on a scale that leaves little margin between income and outgo.

It is strange, but true, that many people cannot save money unless they do it by life insurance.

Yours truly,

STANLEY C. WILSON,
Governor of Vermont.

Martin, Dr. Walter B.. 60,000
Naff, H. A..... 500,000
Nemo, B. A..... 75,000
Nordlinger, Maurice W. 100,000
Old, Margarette H.... 100,000
Pender, David..... *350,000
Priest, Fenton F..... 100,000
Reed, Dr. James W... 100,000
Reid, Fergos..... 100,000
Robinson, L. U..... 50,000
Robertson, W. Frank.. 60,000
Rogers, Charles..... *205,000
Royster, W. S..... 125,000
Thornton, D. M..... 100,000
Upton, Luther J..... 100,000
Warden, Dr. S. C..... 50,000
Wynne, Oliver 90,000
*Includes business insurance.

PETERSBURG

Dunlop, John..... 100,000
Ferrell, E. V..... 100,000
Lovenstein, Moses 80,000
Rosenstock, Louis A. about 50,000
Seward, Harvey..... *200,000
Seward, Hatcher S..... *295,000
Thiveto, F. F..... 100,000
Titmus, E. H..... 75,000
Wright, G. C..... 120,000
*Includes business insurance.

PROSPECT

Dunmington, J. W..... 100,000
Martin, E. S..... 108,000
Taylor, B. T.....about 50,000
Weinbury, E..... 50,000

PULASKI

Coleman, J. B..... 50,000
Coleman, T. C..... 300,000
Wallner, W. J..... 140,000

RADFORD

King, Dr. J. C..... 50,000

RICHMOND

Anderson, Henry W... 100,000
Bedford, A. C..... 60,000
Bell, R. O..... 100,000
Bell, Thad G..... 100,000
Bemiss, Samuel....over 300,000
Brunk, Dr. O. C..... 50,000
Bullington, R. McC... 100,000
Carlton, P. J..... 400,000
Cary, John B..... 50,000
Cease, Wm. M....over 50,000
Cecil, James M..... *100,000
Cecil, John H..... *100,000
Chapman, Basil I..... 60,000
Chisholm, W. B..... 50,000
Christian, L. T., Jr.... 50,000
Churchman, C. J..... 50,000
Clark, W. G..... 50,000
Crenshaw, S. Dabney.. 176,500
Crenshaw, W. C., Jr... 50,000
Currie, G. R..... 50,000
Curtis, Gordon W..... 75,000
Diggs, G. W..... 50,000
Evans, Chester..... 250,000
Eichelberger, Harry... 75,000
Foege, John.....over 100,000
Frazier, Harry..... 65,000
Gatewood, Dr. E. T. over 50,000
Gibson, George A..... 60,000
Gordon, R. Lattimore. 100,000
Gresham, Thomas..... 250,000
Guvenator, G. E..... 60,000
Hill, I. H.....over 100,000
Hood, J. Garlan..over 50,000
Hotchkiss, Elmore..... 50,000
Hyde, Jr., T. T..... 68,000
Jefferess, Thomas F.... 90,000
Jefferies, W. L..... 50,000
Jones, M. Osborne.over 100,000
Kellogg, David K.over 50,000
Kirkmyer, Duke...over 100,000
Kirkpatrick, R. D..over 100,000
Lancaster, R..... 50,000
MacLean, Dr. H. S.... 50,000
Marcuse, I. J..... 250,000
McCauley, J. F...over 50,000
Midyette, D. R..... *85,000
Miller, W. Earl...over 50,000
Mitchell, Robt..... 100,000
Moore, Warner..... 150,000
Nolley, W. T..... 200,000
Nunnally, Moses...over 150,000
Parrish, J. Scott..... 200,000
Parrish, W. J..... 165,000
Paschall, Lee.....*over 100,000
Patterson, M. C..... 100,000
Powell, Louis F..... 50,000
Raat, E..... 50,000
Rhoads, W. S..... 50,000
Robinson, Eugene..... 123,000
Sands, Oliver J..... 50,000
Sauer, Jr., C. P..over 500,000
Schmidt, W. E...over 200,000
Schwartzchild, Henry over 175,000
Straus, A. L..... 50,000
Swink, A. O.....over 500,000
Thalheimer, Morton G. 175,000

I am deeply impressed with the importance of life insurance to the welfare of the nation. I look on it not only as a business but as a benefaction.

I myself have used life insurance not only for the protection of investments but for the protection of possible dependents.

I believe it is the solemn duty of every husband and father to avail himself of the opportunity offered by insurance companies to provide against want of those whom he may leave behind.

If a man, being able, fails to provide necessities for his wife and children, the law sends him to jail. If a man, being able, fails to provide for the dependents he leaves behind him, he escapes jail but does not escape guilt.

JNO. GARLAND POLLARD,
Governor of Virginia.

Thomas, Ed. M...over 55,000
Ullman, Leo.....over 75,000
Valentine, H. L..... 90,000
Vaughan, Dr. J. T.over 50,000
Williams, Carter N... 125,000
Williams, E. Randolph. 83,000
Williams, R. L..... 77,500
Winston, Jas. O...over 50,000
Winston, Thos. S..over 50,000
Worsham, Gibson..over 75,000
*Includes business insurance.

ROANOKE

Adams, Arch S..... 64,500
Angell, Robert H..... 200,000
Baldwin, Wm. G..... 120,000
Buchanan, W. G..... 60,000
Chewning, A. G..... 150,000
Chewning, Garland about 400,000
Cooper, F. S..... 59,000
Ellis, H. L..... 275,000
Ferguson, S. D..... 50,000
Fishburne, B. J..... 65,000
Fishburne, J. B..... 100,000
Fishburne, J. P..about 500,000
Funkhauser, E. M.... 51,000
Garland, Chas. 100,000
Gill, Dr. E. G..... 60,000
Hardin, J. C.....over 100,000
Heins, E. D..... 250,000
Himes, Elmo 400,000
Hull, David Denton.. 118,000
Jamison, P. T..... 77,500
Jenks, Wm. J..... 125,000
Johnson, E. R..... 70,000
Lichtenfels, Gustave... 130,000
Lynn, R. Lee.....over 50,000
MacBain, G. W..... 225,000
McGuire, Jr., W. E. over 50,000
Michael, C. E..... 100,000
Mundy, H. G.....over 50,000
Mundy, John P....over 50,000
Newton, John B..... 50,000
Pugh, N. W..... 200,000
Reng, J. Kirk..... 160,000
Scholz, Henry 100,000
Sneed, B. L.....over 50,000
Speigel, Joseph ..over 100,000
Spencer, E. B..... 100,000
Trinkle, Gov. E. Lee over 75,000
Trinkle, Mrs. E. Lee over 50,000
Trout, Dr. Hugh H. over 100,000
Ward, Chas. E..... 62,000
Whitman, Dr. W. R. over 100,000
Williams, C. R..... 70,000

SMITHFIELD

Betts, Chas. S..... 63,000
Gwaltney, Jr., P. D.. 100,000

STAUNTON

Bell, Richard P..... 100,000
Greenstone, Hyman ... 75,000
Holt, Frank T..... 60,000
Loth, F. P..... 150,000
Miller, A. Erskine..... 200,000
Moore, A. T..... 201,000
Ruckman, D. G..... 90,000
Russell, Thomas H.... 100,000
Witz, J. L..... 100,000
Woodward, Edward ... 150,000

SUFFOLK

Kendrick, M. K..... 77,000
Obici, A. *700,000
Peruzzi, M. ..... †585,000

Taylor, Charles F..... 55,000
Truitt, Jr., Geo. W... 70,000
Truitt, William 75,000
*Includes business insurance.
†Business insurance.

WINCHESTER

Arthur, J. V..... 50,000
Baker, W. A.....about 50,000
Beverley, Wm....about 70,000
Boyd, Dr. P. W..... 50,000
Bryarly, R. T.....about 100,000
Byrd, Harry Flood about 150,000
Ebert, H. W..... 90,000
Gaylord, Paul C..over 50,000
Hardy, W. G..... 50,000
Henry, J. Henkel..... 90,000
Jennings, H. H..... 80,000
McCormac, H. B.about 150,000
McVicar, C. P..... 60,000
Miller, Percy D...over 100,000
Robinson, C. A..... 110,000
Robinson, Fred A.about 100,000
Robinson, H. D..... 90,000
Robinson, Ray ..about 100,000
Rosenberger, J. H., Jr. *over 52,000
Sempeles, George.about 60,000
Snarr, Dr. George.... 50,000
Yost, J. H..... 50,000
*Includes business insurance.

BUSINESS INSURANCE

FARMVILLE

Farmville Grocery Co.:
Smith, T. D..... 10,000
Garland & Martin, Gen'l Agents:
Garland, Jos. E..... 30,000
Martin, E. Scott.... 30,000
Total 60,000
Southern Chain Stores Corp.:
Dawson, J. M..... 10,000

HOPEWELL

Hummell, J. P..... 250,000

LYNCHBURG

Craddock, Terry Co., Wholesale Mfrs. of Shoes:
Craddock, John W.. 50,000

NORFOLK

Pender, D..... 150,000
Princess Anne Co.:
Capps, Guy W..... 200,000
Rogers, McGechim Co., Selling Agents:
McGechim, T. H.... 15,000
Rogers, Charles ... 15,000
Total 30,000
Southern Distributing Co., Wholesale Groceries:
Herbert, C. E..... 85,000

PETERSBURG

Atlantic Coast Realty Company:
Ferrell, E. V..... 25,000
Charles Leonard Hardware Company:
Hobbs, Frank M., Pres. 100,000
Seward Trunk & Bag Co., Trunks & Bags:
Seward, Harvey ... 50,000
Seward, Hatcher S.. 50,000
Seward, Wm. 50,000
Total 150,000

RICHMOND

Albemarle Paper Co.:
Ellerson, H. W., President 250,000
Olsson, Elis, Vice-President 250,000
Total 500,000
Cecil, Barretts & Cecil, Advertising Agts.:
Cecil, John H., President 35,000
Cecil, J. M., Vice-President 25,000
Total 60,000
Eastern Coal & Exporting Corp.:
Evans, L. S., President 200,000
Midyette, D. R., Co., Inc., Insurance:
Hawse, A. L..... 50,000
Jones, C. H..... 10,000
Midyette, D. R..... 25,000
Total 85,000
Wise Granite & Construction Co.:
Paschall, Lee 35,000

SUFFOLK

Planters Nut and Chocolate Co.:
Obici, A., Pres.about 610,000
Peruzzi, M., Sec.-Treas. .....about 600,000
Total 1,210,000

WASHINGTON

ABERDEEN

Anderson, G. E..... 95,000
Anderson, Henry 85,000
Anderson, Sam'l M.... 75,000
Bousfield, F. 57,000
Donovon, F. J..... 50,000
Hastert, F. W. 68,000
Hulbert, Fred. H..... 100,000
Lowry, Noel G..... 75,000
Morck, Carl E..... 55,000
Randolph, Dr. A. C.... 85,000
Smith, Oscar E. (a). 200,000
(a) Also listed Tacoma.

ARDENVOIR

Harris, Arden 60,000

BELLINGHAM

Campbell, Dan 125,000
Carswell, D. F..... 50,000
Deming, E. B..... 500,000
Larrabee, C. E..... 100,000
Lucas, E. P..... 125,000
Paige, Harry.....over 50,000
Purdy, E. W.....over 50,000
Shiels, Archie W...over 50,000
Welsh, Robt..... 100,000
Welsh, Jr., Robt..... 200,000
Wood, Fred. J..... 92,000
Wright, Frank 50,000

BLAINE

Hunter, Harold...over 50,000

CHELAN

Campbell, A. C..... 75,000
Wall, Harry..... 60,000

ELLENSBURG

Hubbell, J. C..... 50,000
McQueen, James 70,000
Sander, Mrs. Olive.... 50,000
Taylor, W. A..... 93,500
Wager, E. E..... 50,000

EVERETT

Agnew, E. R..... 65,000
Beatty, J. F..... 65,000
Bergstrom, G. T. 100,000
Carpenter, D. H..... 100,000
Cooper, Frank L..... 50,000
Duryee, D. A..... 50,000
Duryee, L. S..... 51,000
Ebert, J. W..... 75,000
Eddy, S. L..... 50,000
Fiorino, J. F..... 50,000
Howarth, Wm. 75,000
Jamison, N. C..... 83,000
Jordan, A. H. B..... 200,000
Knowles, W. T..... 100,000
Metzer, Eugene M.... 55,000
Quigley, R. A..... 300,000
Thomle, O. A..... 100,000
Walton, Clyde 200,000
Walton, E. I..... 95,000
Winter, Wm. N..... 250,000

HOQUIAM

Lamb, F. H..... 50,000

KENT

Shaffer, H. M..... 95,500
Taylor, Dr. Owen..... 105,000

LONGVIEW

Kaye, Albert E..... 50,000

MONTESANO

Fox, R. S..... 52,500
Whiting, B. I..... 50,000

OKANAGAN

Blackwell, C. E..... 80,000

OLYMPIA

Bridgford, Dr. W. L... 50,000
Ingham, Dr. G. W.... 100,000
Lord, Clarence 250,000
Morris, Melvin M..... 50,000
Springer, Chas. H..... 50,000
Whiting, Haven L..... *65,000

OMAK

Biles, John C..... *300,000
*Includes business insurance.

PE ELL

Turvey, Herbert W.... 50,000

RAYMOND

Crane, W. S.....about 100,000
Nevitt, Dr. O. R..about 60,000

RENTON

Bronson, Dr. Adolph.. 69,500
Custer, George W..... 50,000

SEATTLE

Alexander, M. S..... 75,000
Ames, Edgar 100,000
Anderson, Ray E..... 50,000
Anholt, Fred.....over 100,000
Arlander, L. F..... 55,000
Arnold, Lawrence H... 90,000
Backus, Le Roy R.... 100,000
Baillargeon, J. A..... 50,000
Baird, J. H..... 142,000
Baird, John A....over 100,000
Baker, George B..... 51,000
Batcheller, W. T..... 75,000
Behrens, Fred T..... 68,000
Berry, A. M. ....over 100,000
Blethen, C. B.....over 160,000
Bloedel, J. H..... 200,000
Boeing, W. E.....over 500,000
Bolcom, Wm. M..... 100,000
Booth, Henry 50,000
Bouffler, A. I..... 80,000
Bowen, D. W. 50,000
Brady, Hugh ....over 100,000
Brownell, F. H., Jr.... 90,000

CONSISTENT BUYER SINCE AGE 21

Seattle, Wash., July 13, 1932.

Editor, The Spectator:

I took out my first life insurance policy when I was twenty-one years old, and have been a consistent buyer of life insurance since that time, until I have built up my insurance to the present amount.

I also saw to it that my younger brothers, as they came of maturity, took out life insurance.

I am thoroughly convinced that there is no better safeguard for a man's family than to carry an ample amount of life insurance.

OTTO S. GRUNBAUM,
President, Grunbaum Bros. Furniture Company.

Brygger, Al.	50,000
Buckner, Dr. H. T.	100,000
Buff, Fred, W.	70,000
Burch, M.	50,000
Buschman, August	225,000
Buschman, Dr. T. W.	50,000
Bussell, Charles B.	86,000
Byrne, Harry	*110,000
Cameron, W. P.	90,000
Carman, Mrs. N. M.	200,000
Carroll, L. L.	50,000
Casey, G. W.	50,000
Castleton, W. A.	65,000
Christoffersen, Ilof H.	50,000
Clarke, Charles H.	100,000
Cline, Jr., James W.	70,000
Cobb, Chas. H.	375,000
Croson, Carl	78,000
Cunningham, Edw.	*165,000
De Frees, Dr. A. B.	50,000
Dent, H. K.	100,000
De Land, John	55,172
De Voe A. C.	*120,000
Dickinson, Geo. E.	50,000
Dight, Dr. E. K.	about 50,000
Donahoe, Charles J.	100,000
Duncan, J. A.	79,000
Dunn, A. G.	60,000
Duryee, L. S. (a)	51,000
Duthie, J. F.	142,500
Earls, Mrs. Michaela	75,000
Eckstein, Nathan	379,000
Edwards, J. H.	about 124,000
Elfendahl, Victor H.	175,000
Elford, A. S.	100,000
Epplen, Dr. Frederick	120,000
Ernst, Peter J.	100,000
Falls, G. R.	50,000
Fischer, Fred'k T.	over 100,000
Fogg, Fred S.‡	50,000
Frazier, Raywood	51,000
Frederick, D. E.	over 500,000
Frye, C. H.	about 150,000
Galbraith, W. E.	*218,500
Gallagher, James O.	*570,000
Garfunkel, Louis	†75,000
Garrett, E. I.	75,000
Gates, Cassius E.	120,000
Gillespie, Robert	100,000
Goetz, Herman	*350,000
Goldberg, R. O.	80,000
Gottstein, J. L.	50,000
Gould, Gens C.	93,250
Gowman, J. Harry	280,000
Green, Joshua	over 100,000
Green, T. M.	58,000
Grier, George E.	50,000
Griffen, Joseph H.	50,000
Griswold, A. E.	*65,000
Grunbaum, Otto S.	*325,000
Gwin, G. J.	250,000
Hanchett, H. S.	about 62,000
Hansen, Walter M.	65,000
Hardenman, J. T.	57,000
Harley, Clinton S.	132,500
Harris, Prince E.	50,000
Heiden, H. B.	over *50,000
Higgins, John C.	150,000
Hofins, L.	125,000
Hoitt, Ralph H.	70,000
Hopkins, F. F.	50,000
Howard, Guy C.	56,000
Hull, L. J.	100,000
Hunter, Dr. James E.	50,000
Jared, Dr. M. Shelby	67,000
Jerome, T.	50,000
Johnson, John A.	100,000
Kahmans, Charles	50,000
Kegel, Otto F.	100,000
Keil, Melville	100,000
Kennedy, Jess G.	52,000
Ketcham, Henry H.	50,000
King, Dr. B. T.	60,000
Kleinberg, Henry	125,000
Kotkins, A. J.	105,000
Krauss, Arthur J.	400,000
Lang, J. C., Jr.	100,000
Lang, R. C.	100,000
Laub, F. H.	50,000
Lewis, Warren	55,000
Lidral, J. F.	50,000
Linne, A. B.	50,000
Long, Joseph L.	340,000
Long, Wm. G.	over 50,000
Lovejoy, George A.§	62,500
Lucas, Edwin P.	189,000
Lundy, Dr. L. F.	100,000
Magnamo, A.	250,000
Malmo, Chas.	over 50,000
Martin, Fowler	50,000
McDermott, F.	over *100,000
McEwan, A. F.	400,000
McHoustand, R. D.	75,000
McHugh, Frank J.	60,000
McKay, William O.	100,000
McKenney, Van S.	50,000
Mead, W. Dwight	65,000
Merrill, R. D.	170,000
Merrill, T. D.	50,000
Miller, Roy E.	75,000
Moran, Frank	250,000
Morrill, Crawford	over 100,000
Morrow, Wm. H.	65,000
Ne Puza, J. T.	50,000
Nettleton, Walter	100,000
Newberger, J.	63,000
Nordhoff, Arthur A.	140,000
O'Neil, James H.	70,000
Parsons, Reginald H.	200,000
Parsons, W. H.	over 55,200
Patterson, J. V.	76,000
Peacock, Alexander	50,000
Pederson, Hans	82,000
Perkins, W. D.	75,000
Perry, Pierre P.	260,000
Peterson, William	65,000
Proctor, Dr. Oscar	60,000
Prosser, William F.	over *50,000
Quigley, H. L.	80,000
Radford, Colin O.	137,000
Reynolds, J. W.	60,000
Rhodes, W. L.	200,000
Ripley, Edwin	50,000
Robbins, A.	75,000
Rogers, Wm. G.	about 90,000
Rottler, C. D.	250,000
Ryan, T. F.	*165,000
Ryer, A. A.	50,000
Santer, C. J.	100,000
Schoen, F. R.	50,000
Schoenfeld, B.	*400,000
Schoenfeld, H. A.	100,000
Scott, D. C.‡	50,000
Seaborn, Henry G.	123,000
Shank, Corwin S.	87,000
Shaw, J. N.	260,000
Sheldon, R. D.	over 50,000
Skeel, Ernest L.	111,000
Skinner, David E.	about 50,000
Skinner, Gilbert	100,000
Smith, A. G.	150,000
Smiths, Burns	about 50,000
Stern, Leopold	80,000
Sterrat, J. R.	over 75,000
Stimson, Chas. D.	100,000
Stimson, Frederick	100,000
Stimson, Harold C.	200,000
Stimson, Mrs. N.	100,000
Strang, Frederick W.	over *50,000
Stuart, Elbridge H.	180,000
Struve, Frederick K.	80,000
Surral, J. R.	138,000
Todd, E. E.	150,000
Tourtellotte, Neal	102,000
Treat, Mrs. H. W.	about 100,000
Truax, Perry B.	75,000
Twohy, James F.	145,000
Vincent, Lyles S.	over 80,000
Wakefield, Lee	237,000
Watts, Dr. Chas. E.	50,000
Webb, George H.	122,000
Weist, John L.	50,000
Wightman, Dr. Robt. E.	60,000
Wills, C. S.	70,000
Wittwer, Otto A.	70,000

*Includes business.
†Business insurance.
‡ Also listed Tacoma
a Also listed Everett
§ Also listed Portland, Ore.

SHELTON

Govey, A. B.	200,000
Reed, Irene S.	75,000
Reed, Mark E.	1,005,000

SPOKANE

Ackerman, Max	50,000
Burbridge, Frederick	60,000
Cohen, M. M.	50,000
Cohn, Benj.	150,000
Cohn, Louis L.	100,000
Cooper, J. R.	100,000
Davenport, L. M.	*200,000
Day, Jerome	100,000
Day, W. T.	50,000
Easton, Stanley	150,000
Finucane, F. J.	250,000
Fosseen, A. B.	90,000
Gibbs, Frank	*50,000
Goldstein, Benj.	78,000
Graham, John W.	100,000
Greenough, Leo	75,000
Greenough, Paul	50,000
Griffith, Tom	50,000
Hebbard, Charles	*65,000
Hopkins, W. P.	100,000
Klopp, Henry	435,000
Lambert, Dr. Samuel	60,000
Lane, T. S.	125,000
Lubin, Harry	52,000
McCoy, C. H.	105,000
McKnelly, Jacob I. (b)	110,000

"Life insurance companies should sell more strictly life insurance based on mortality risk and less investments under the guise of insurance." ($435,000).

HENRY KLOPP
Spokane, Wash.

I believe every individual with average income can well afford to purchase a reasonable amount of insurance. It offers an opportunity to provide an income for years after the earning capacity of the insured has declined because of old age or other circumstances.

Very truly yours,
GEO. A. PARKS,
Governor of Alaska.

Martin, C. D.	100,000
Mathews, Dr. A. A.	56,000
Matthews, Dr. J. G.	100,000
Nelson, George	100,000
Oechsli, Harry E.	100,000
Paine, James L.	*166,000
Palmer, Alfred E.	50,000
Peyton, Harlan	69,000
Porter, R. B.	100,000
Powell, Clyde E.	56,000
Rusk, Dr. L. H.	50,000
Rutter, R. L.	100,000
Shadle, H. A.	*130,000
Shields, W. H.	50,000
Simons, E. J.	85,000
Smith, Dr. Carroll	110,000
Southerland, Dr. Jas.	75,500
Spencer, Tom	50,000
Sprowl, Dr. R. J.	over 100,000
Strahorn, Robert E.	80,000
Trunkey, H. D.	50,000
Twohy, D. W.	60,000
Ulrich, Wm. P.	50,000
Uncapher, Margaret	100,000
Welty, Dr. E. M.	50,000
Weyrauch, Paul H.	54,000
Whalen, J. E.	51,000
Wilson, George	50,000

*Includes business insurance.
†Business insurance.
(b) Also listed Louisville, Ill

TACOMA

Ashton, Jas. M.	100,000
Argue, Dr. Hiram S.	65,000
Baker, John S.	150,000
Beach, Dr. Robert H.	86,500
Berggren, Arthur W.	100,000
Buchanan, John C.	50,000
Carman, Jos. L.	265,750
Carman, Mrs. Joseph L.	50,000
Clapp, Mary	50,000
Clapp, Norton	50,000
Curran, C. E.	87,000
Demarest, Ernest W.	*325,000
Davis, Minot	135,000
Dempsey, John J.	50,000
Dickman, Ralph L.	*160,000
Dickson, Jas. G.	†150,000
Feist, Theodore	70,000
Fish, E. B.	100,000
Fogg, Frederick S.	100,000
Gabel, Jos. A.	†60,000
Gregory, James T.	50,000
Griffin, Fred'k L.	over 100,000
Griffith, N. H. C.	50,000
Griggs, E. G.	*225,000
Harmon, Fremont S.	100,000
Heidner, Hans	50,000
Hopper, Clarence G.	52,000
Howe, Dr. A. W.	93,500
Howe, William	55,000
Hurley, Charles B.	50,000
LaGasa, Dr. James	200,000
LaGasa, Mrs. Jas.	50,000
Long, Joe L.	118,000
Ludwig, Frederick A.	50,000
Ludwig, Dr. William H.	50,000
Martin, H. L.	50,000
Mattson, Dr. W. W.	90,000
McConnell, A. H.	50,000
McCormack, James	106,000
McCormack, R. L.	50,000
McCormick, Robt. A.	50,000
McCullough, Walter H.	50,000
Matthaei, Servie H.	50,000
Merrill, J. G.	50,000
Metzger, Frederic D.	50,000
Mueller, R. A.	115,000
Murphy, Dr. Thos. B.	100,000
Murray, Lowell T.	250,000
Nally, Marcus	57,000
Osgood, Geo. H.	75,000
Osgood, Geo. J.	over *200,000
Perkins, S. A.	550,000
Peterman, Gladys	50,000
Peterman, T. A.	†292,000
Reynolds, Earl C.	60,000
Reynolds, Ernest	60,000
Ripley, T. E.	*125,000
Savage, Geo. Milton	†70,000
Scofield, George	50,000
Scott, D. C.	‡60,000
Simpson, J. P.	50,000
Sizer, S. A.	70,000
Skansie, Michael	100,000
Stone, George H.	75,000
Sussman, Frank	100,000
Swan, David A.	72,000
Williamson, Geo. G.	50,000

*Includes business.
†Business insurance.

UNIONTOWN

Burg, Dr. W. A.	50,000
Button, Chas. A.	over 50,000

VANCOUVER

Du Bois, Wm. B.	over 100,000
Lendinghaus, Frank W.	50,000

WALLA WALLA

Grete, Ben	300,000
Grote, Ben	350,000
Johannesson, Dr. C. J.	50,000
Kelley, J. G.	75,000
Lyons, John R.	75,000
Robinson, Lester L.	185,000
Valaer, Virgil	100,000

WENATCHEE

Classen, H. W.	61,000
Condon, Dr. R. T.	80,000
Coolidge, Ross	50,000
Dow, W. O.	55,000
Driver, O. E.	80,000
Ferguson, J. E.	60,000
Foster, F. N. S.	55,000
Gibbons, T. M.	70,000
Haskell, C. T.	78,000
Irwin, W. C.	70,000
Newbauer, N. I.	125,000
Patrick, Dr. J. F.	100,000
Ross, T. L.	61,000
Roth, A. L.	50,000
Scheble, P. F.	68,000
Taylor, Frank V.	115,000
Wade, J. M.	60,000

YAKIMA

Ames, Howard B.	55,000
Bell, Wm. A.	50,000
Cardiff, Ira D.	75,000
Coffin, H. Stanley	175,000
Congdon, Walter B.	330,000
Ditter, Phil	100,000
Dunnett, Alex.	50,000
Fischer, F. H.	52,500
Hunter, A. Ray	50,000
London, James	50,000
Peterson, E. C.	51,000
Price, Kelly	50,000
Ragan, Ellis	50,000
Savage, Geo. Milton	††70,000
Southeimer, H. A.	50,000
Snyder, Jacob R.	50,000

†Business insurance.
‡Also listed Tacoma.

"Consider life insurance in substantial old line companies the best investment I've ever made." ($395 000).

F. D. DRUMHELLER
Charleston, W. Va., July, 1932

YELM

Wolf, Homer L.	50,000

BUSINESS INSURANCE

HOQUIAM

Hoquiam Gen'l Hospital	50,000

OLYMPIA

Brenner, J. J. Oyster Co.	50,000
Olympia Door Co., Inc., Lumber:	
Aetzel, George A.	20,000
Springer Mill Co.	50,000
Olympia Knitting Mills, Inc.:	
Whiting Haven L.	65,000

SEATTLE

Bon Marche, The, Department Store:	
McDermott, Jos. P.	50,000
McDermott, Frank	50,000
Nordhoff, R. G.	50,000
Total	150,000
Farwest Lithograph Co.	60,000
Galbraith & Co.:	
Galbraith, Walter E.	175,000
General Fruit Corp.:	
Gallagher, James O.	300,000
General Package Mrg. Co.:	
Bausfield, Fayette	25,000
Hastert, F. W.	25,000
Total	50,000
Graves, O. C.	50,000
Lilly, Chas. H., & Co., Seeds, Grain, Flour:	
Chapman, H. P., V.-P.	25,000
Leckenby, F., V.-P.	25,000
Lilly, W. H., Treas.	50,000
Taylor, J. A., Auditor	25,000
Total	125,000
North Coast Electric Corporation:	
Byrne, Harry	50,000
Ryan Fruit Co.:	
Ryan, T. P., President	100,000

SPOKANE

Davenport Hotel Company, Hotel:	
Davenport, L. M.	60,000
Tull & Gibbs, Inc., Retail Furniture:	
Gibbs, F. D.	25,000
Hebbard, Charles	25,000
Hebbard, Guy	25,000
Total	75,000
Spokane Dry Goods Co., Wholesale and Retail Dry Goods:	
Paine, J. L.	100,000
Shadle, L. A.	130,000
Total	230,000

TACOMA

Carman Mfg. Co.:	
Carman, J. L.	50,000
Tibbitts, J. W., Sec.	25,000
Total	75,000
Defiance Lumber Co.	100,000
Dickman Lumber Co.:	
Dickman, Ralph L.	60,000
Griggs, C. W., Investment Co.:	
Griggs, Everett G.	100,000
Heidner & Grinnell, Inc.:	
Heidner, Hans	25,000
Henry Mill Tbr. Co.:	
Henry, W. Yale, and Buchanan, John F.	50,000
Mueller-Harkins Motor Co.	50,000
Pacific Mutual Door Co.:	
Gabel, Jos. A.	50,000
Pacific National Lumber Co., Lumber:	
Demarest, E. W., Pres.	175,000
Pacific States Lumber Co.:	
Dickson, Jos. G., Mgr.	150,000
Peterman Mfg. Co.:	
Peterman, T. A., Pres.	200,000
Stone-Fisher Co.	100,000
Washington Paving Co.:	
Savage, Geo. Milton	70,000

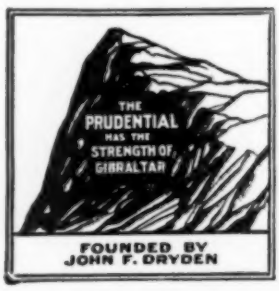
"This—The Most Unkindest Cut of ALL"

You've met him!

The man who has strongly resented any curtailment of his income because it made the job of providing for his family "so difficult."

The next time that he suggests lapsing his life insurance protection as a measure of economy, why not remind him that caring for a family on a "cut" income is easy, compared to supporting one on NO INCOME AT ALL.

And no income at all is the heritage of the widow of an uninsured man.



The Prudential
Insurance Company of America

EDWARD D. DUFFIELD, *President*

Home Office, Newark, New Jersey

Wheeler, Osgood & Co.:	
Ripley, Theo. E.	50,000

YAKIMA

Gibson Bros. Livestock & Meat Business:	
Gibson, Charles A.	60,000
Gibson, E. S.	60,000
Gibson, O. D.	60,000
Total	180,000

WEST VIRGINIA

BECKLEY

Byus, C. A.	60,000
Calloway, Dr. C. L.	100,000
File, Ashton	50,000
Hill, D. L.	50,000
Minter, E. C.	100,000
Smith, Joseph L.	157,000
Stansbury, Herbert	100,000
Stanley, W. A.	75,000
Tische, Dr. A. N.	50,000

BLUEFIELD

Biggs, H. W.	60,000
Blaydes, Dr. J. E.	60,000
Cole, W. J. ....about	200,000
Fenhtenberger, Lloyd D.	†50,000
Goodykoontz, Chas. H.	*850,000
Hunaker, R. W.	434,000
Lewis, Jesse M., Jr.	185,000
Reynolds, Dr. C. J.	60,000
Rogers, Dr. C. J.	60,000
Southerland, Fred'k	50,000

* Includes business insurance.
† Includes insurance.

CAMERON

Patterson, Guy B.	100,000
Pipes, Herman P.	67,733

CHARLESTON

Armitage, C. F.	100,000
Ashton, Prentice	*130,000
Bannister, J. H.	110,000
Barnes, Arnold	80,000
Bartlett, B. B.	50,000
Bartlett, O. J.	50,000
Bear, F. D.	65,000
Bek, H. E.	*120,000
Bell, F. R.	81,000
Blue, F. O.	65,000
Blundon, M.	75,000
Board, P. T.	200,000
Bolarsky, Abe	150,000
Brightwell, Henry P.	50,000
Burdett, Ed. M.	150,000
Butts, Dr. J. Fleetwood	100,000
Caperton, Jr., G. H.	70,000
Capito, H. C.	50,000
Carder, Dr. Joe	50,000
Carver, A. C.	75,000
Cleeman, C.	50,000
Cobb, J. E.	*107,768
Coyle, G. F.	*160,000
Crane, J. T.	75,000
Dana, John S.	205,000
Davidson, Mrs. John	50,000
Davis, H. G.	250,000
Davis, Jr., M. T.	50,000
Davis, W. H.	250,000
Dickinson, J. L.	100,000
Dillon, M. L.	50,000
Drumheller, F. D.	395,000
Earle, Carl	100,000
Everett, H. D.	250,000
Exline, F. M.	150,000
Fletcher, W. R.	50,000
Frankenberger, M.	135,000
Galleger, D. C.	155,000
Gary, W. B.	60,000
Gastineau, L. D.	80,000
Gore, Howard M. (a)	50,000
Grady, W. F.	*180,000
Hall, Thomas	52,000
Hapgood, Roswell T.	115,000
Hardy, W. C.	100,000
Jackson, T. C.	185,000
Johnstone, F. W.	125,000
Jones, H. E.	50,000
Kearse, T. L.	80,000
Kincaid, Harry B.	52,000
Koch, M. H.	110,000
Koontz, P. D.	100,000
Koontz, A. B.	175,000
Kyle, R. H.	*156,000
Laing, A. W.	450,000
Laing, John	750,000
Lakin, J. O.	75,000
Lakin, J. S.	65,000
Lea, A. H.	65,000
Lewis, H. B.	*51,000
Lewis, Jr., C. C.	60,000
Littlepage, Mrs. Madge	100,000
Martin, David Wallace	53,000
Martin, James	180,000
Massey, L. C.	50,000
Mathews, H.	105,000
Mathews, M. R.	100,000

I believe that every man should carry life insurance for the protection of his family and his estate. Especially is this true in the case of a married man who has a mortgage or deed of trust on his home.

In all cases where a worker has someone depending on him for a living, it is only fair to such dependent that the worker should provide by sure and safe means for the care of the dependent. Such provision is found in life insurance.

Payments can be provided which will best take care of the needs of the insured's beneficiary. And, further, life insurance is paid for in yearly, or other lesser, installments, so it is within the reach of every man earning a living wage.

Very truly yours,
WM. G. CONLEY,
Governor of West Virginia.

May, Phil	127,000
McMillion, W. A.	100,000
Middleburg, C. A.	65,000
Minsker, H. L.	100,000
Morgan, C. R.	*85,000
Moore, S. A.	101,000
Moore, W. C. B.	75,000
Morton, D. H.	55,000
Morton, R. Kemp	100,000
Nichol, Thomas	57,000
Oldell, Dr. W. H.	65,000
Older, O. O.	75,000
Paisley, C. S.	100,000
Parrish, R. B.	52,000
Parsons, John	150,000
Payne, Charles K.	65,000
Payne, O. F.	50,000
Peck, C. B.	100,000
Peeples, Henderson L.	400,000
Pile, F. K.	100,000
Pippen, C. Warden	60,000
Pitcher, A. M.	140,000
Point, Dr. W. W.	150,000
Pribble, Margaret	175,000
Price, C. L.	125,000
Pugh, H. R.	*315,000
Roberts, Dr. J.	65,000
Robson, T. J.	*200,000
Ruffer, Nancy Chilton	100,000
Rummel, H. D.	500,000
Savage, S. C.	80,000
Savage, W. L.	75,000
Sayre, I. G.	80,000
Shepherd, Dr. Walton S.	95,000
Shorblun, Dr. E.	75,000
Silverstein, Harry	125,000
Silverton, Sam	65,000
Simpson, P. A.	80,000
Smallridge, H. H.	50,000
Smith, Sr., Harrison B.	250,000
Smith, Jr., Harrison B.	160,000
Spilman, R. B.	120,000
Sterwet, C. H.	50,000
Walker, Dr. R. M.	150,000
Ward, C. E.	100,000
Ward, H. M.	100,000
Wehrle, H. L.	115,000
Wick, J. H.	50,000
Wood, Walter	125,000
Woodrum, C. C.	50,000
Woolf, R. R.	50,000
Young, C. B.	65,000

* Includes business.
(a) Also listed Clarksburg.

WE OFFER . . . .

JUVENILE INSURANCE

From One Day Up

Standard
Sub-Standard

ADULT MALE and FEMALE

Life, Health and Accident Contracts

Paying for Loss of Time Including First Day

Write Us for Details

STANDARD LIFE INSURANCE COMPANY

Standard Life Building
PITTSBURGH, PA.

CHARLES TOWN

Burns, Marshall	60,000
De Lorenzo, N.	50,000
Harrison, Mrs. A. McC.	60,000
Theodore, Max	50,000
Viener, Hyman ...over	150,000

CLARKSBURG

Allen, Wayne F.	60,000
Bentley, S. R.	53,000
Bish, F. G.	*78,000
Britt, Benj. R.	66,000
Bromley, D. S.	177,257
Burka, Fred	50,000
Carmichael, Floyd	100,000
Carskadon, J. M.	*270,000
Cherry, Dr. S. L.	75,000
Coston, I. J.	102,500
Davis, Dr. D. B.	50,000
Deison, E. B.	60,000
Duncan, George L.	171,000
Finly, Geo. A.	100,000
Franz, David B.	55,000
Gaylord, F. C.	53,000
Gocke, Dr. W. T.	66,500
Goff, Guy D.	200,000
Goff, Nathan	75,000
Gore, Howard M. (a)	50,000
Hart, Chas. H.	107,000
Haynes, Dr. H. H.	130,000
Heinze, H. Arthur	75,000
Hornor, Boyd E.	50,000
Hornor, J. Lee	55,000
Hornor, Vance L.	100,000
Jarvis, Hugh	100,000
Johnson, Charles B.	54,000
Johnson, Louis A.	152,000
Keeley, John P.	65,000
King, Kirk	54,000
Langfitt, Dr. F. V.	100,000
Law, O. T.	50,000
Long, J. Edgar	225,000
Louchery, Charles W.	55,000
Lynch, Dr. R. V.	51,000
McCue, Anthony F.	*204,000
McEnteer, Frank D.	*200,000
McNicol, Jr., D. E.	65,000
McNicol, Hugh L. ..about	*435,000
Moore, Geo. M.	50,000
Morris, C. Burke	53,000
Nutter, Dr. R. J.	95,000
Parsons, Arthur	54,000
Potter, Dorsey R.	125,000
Romine, J. Ransel	76,000
Rogers, Wm.	*75,000
Scott, Chas. C.	52,000
Shingleton, P. D.	50,000
Sine, W. M. B.	*325,000
Skidmore, Edwin H.	50,000
Sloan, Dr. H. E.	100,000
Smith, Harvey	65,000
Smith, Jno. B.	50,000
Smith, S. A.	50,000
Souders, Lloyd P.	130,000
Spelsberg, Sr., Albert	203,000
Spelsberg, Jr., Albert	82,000
Spelsberg, Hugo E.	*98,000
Spelsberg, Charles	50,000
Stathers, Wm. G.	75,000
Sturtevant, A. C.	58,000
Swiger, Ira T.	65,000
Theodorou, Chas. G.	50,000
Toompas, Edw. K.	80,000
Williams, Geo. A.	80,000
Willison, T. Blair	70,000
Wilson, Dr. J. E.	62,000
West, Olandus	100,000
Whittaker, A. B.	*125,000
Wyatt, John B.	60,000
Wysong, W. Scott	52,500

(a) Also listed Charleston.

DUNBAR

Payne, J. M.	*199,500

*Includes business insurance.

ELIZABETH

Roberts, George W.	75,000

ELKINS

Brody, A. Spates	109,000
Chaffey, R.	73,000
Martin, H. B.	50,000
Mason, W. H.	*80,000
Snecdego, W. N.	62,000
Wallace, J. J.	66,000

*Includes business insurance.

FAIRMONT

Burnett, Dr. H. W.	90,000
Clark, Harry B.	50,000
Clark, Jr., John A.	50,000
Collins, James C.	65,000
Fanus, Bruce H.	80,000
Fleming, Jr., Brooks	100,000
Hall, S. S.	60,000
Haymond, Frank C. over	100,000
Himelick, O. H.	90,000
Hite, R. M. ....about	150,000
Hutchinson, Brooks S.	75,000
Mitchell, M. B. ..over	50,000
Morris, Tusea ...over	100,000

"The only asset I have which has not decreased 50 per cent or more in the past three years." ($55,000).

J. LEE HORNOR
Clarksburg, W. Va., July, 1932

Neil, Dr. C. H.	50,000
Shaw, Harry	65,000
Shaw, Victor	50,000
Smallwood, William T.	80,000
Smith, C. E.	110,000
Staggers, H. H.	50,000
Watson, C. W.	512,000
Watson, George T.	75,000
Watson, Jr., J. E.	100,000
Watson, James O.	75,000
Watson, Robert L. over	100,000
Watson, S. Z.	150,000
Watson, Miss Sue	100,000

FAYETTEVILLE

Abbott, A. B.	65,000
Gaines, L. E.	100,000
Holt, Homer A.	50,655
Mahon, C. E.	75,000

GLEN FERRIS

Lancaster, Geo. T.	64,000

GRAFTON

Morgan, Wm. P.	50,000
Peck, Dr. Dorsey C.	50,000

HINTON

Cooper, Dr. O. O.	63,000
Fredeking, W. T.	200,000
Van Saut, Dr. W. L.	50,000

HUNTINGTON

Adams, E. J.	100,000
Armstrong, R. H.	100,000
Beckner, C. W.	*264,000
Bickel, R. A.	66,000
Biederman, Max ..about	75,000
Biern, Samuel	200,000
Beisal, A. R.	140,000
Bloss, Dr. James R.	100,000
Burns, B. B.	100,000
Diddle, David S.	*134,000
Frankel, Abe	*385,000
Geller, H. A.	400,000
Gideon, Dave	305,000
Gohen, C. M.	75,000
Greenstein, Harry	52,000
Hager, S. P.	200,000
Hardy, Paul	*450,000
Harvey, H. H.	200,000
Hatfield, Dr. H. D.	50,000
Hawie, William J.	100,000
Hewitt, A. M.	200,000
Holton, Dan H.	300,000
Hutchinson, Charles W.	176,000
Kelly, John	300,000
Livezey, Fred	100,000
Long, J. K.	100,000
Mahan, E. K.	100,000
Matheny, David ..about	60,000
Nelson, C. Paul	195,000
Perry, Bruce	125,000
Perry, Samuel	300,000
Raaw, John	100,000
Robison, H. G.	75,000
Scherr, Harry ....about	150,000
Schoew, F. L.	200,000
Schonthal, Dez	1,000,000
Sinclair, James	58,000
Smith, R. R.	500,000

"Life insurance is today practically our only sound investment. While all others have lost ground, the insurance dollar is there as promised, and bigger and stronger than ever before. One shudders at what might have been the situation in America today without the stabilizing effect of the billions of life insurance carried by our citizenship." ($85,000).

C. R. MORGAN
Charleston, W. Va., July, 1932

Stark, Henry J.	100,000
Taylor, H. C.	100,000
Thornberg, E. H.	200,000
Vest, J. M.	100,000
Wilkinson, Dr. R. J.	100,000
Wilson, C. R.	75,000
Wilson, Joseph L.	108,000
Wylie, H. R.	400,000

* Includes business insurance.

MORGANTOWN

Brown, J. M.	60,000
Christopher, F. E.	77,500
Cokely, H. R.	80,000
Communtzis, George P.	50,000
Davis, R. M. ...about	100,000
De Lyn, Isaac	75,000
De Lyn, Max	82,000
Emerson, Walter.about	75,000
John, Dr. B. C.	50,000
Shiver, F. C.	50,000
Stansbury, H. A.	150,000
Stowt, Dr. B. M.	78,000
Talbott, Dr. S. F.	70,000
Thorn, Charles P.	50,000
Warman, Elton about	90,000
Wilbourn, R. A.	50,000

MOUNDSVILLE

Dalzell, W. F.	150,000
Roe, C. B.	150,000

MT. HOPE

Hodges, Dr. Geo. G.	100,000
Snyder, P. M.	75,000
Tully, L. S.	150,000

NEW MARTINSVILLE

Hawkins, H. C.	60,000

OAK HILL

Baley, Mrs. Grace	50,000
Baley, L. W.	58,000
Hill, William R.	75,000

PARKERSBURG

Anderson, George O. over	100,000
Berren, Max ....over	50,000
Crawford, David B.	820,772
Crawford, Harold	75,000
Crawford, John, M.	500,000
Dils, Henry H.	50,000
Dils, Sam .....over	100,000
Donovan, Hugh ..over	100,000
Donovan, Robert over	75,000
Ford, Clarence L.	100,000
Garrity, Thomas J.	50,000
Grogan, W. G.	75,000
Harris, Dr. Thomas over	50,000
Hawkins, O. J.	50,000
Hiteshew, C. T. about	75,000
Lockhart, H. J.	175,000
McCluer, James E.	75,000
McKinney, William A. over	50,000
Miller, Blaine M. over	50,000
Miller, B. W. ...about	*75,000
O'Connor, Fergus C.	*184,000
Plate, Blair .....over	50,000
Randolph, J. H...over	75,000
Roberts, R. C.	50,000
Roberts, Ray C.	75,000
Smoot, Charles S.	150,000
Stern, Joseph ...over	50,000
Stone, Dr. M. R. over	50,000
Stork, Louis ....over	100,000
Stratton, Harold	*75,000
Trout, H. C.	50,000
Upham, David	50,000

*Includes business insurance.

PENNSBORO

Brodford, Bert	55,000
Yates, John B.	50,000

PITTSBURGH

Thomas, P. C.	140,000

PRINCETON

Hale, E. W.	80,000
Lilly, J. H.	*78,000
Lynch, S. A.	60,000
Pendleton, W. D.	50,000
Rangley, S. N.	100,000
Thorn, E. M. ....about	50,000

*Includes business insurance.

WHEELING

Allen, Wilbur M.	90,000
Arbenz, John P.	71,694
Baron, George W.	50,000
Basle, George	50,000
Bates, Charles W.	100,000
Becker, Harold D.	50,000
Behrens, H. F...about	250,000
Bippus, Dr. Edw. S.	50,000
Bloch, Harold S.	100,000
Bloch, Jesse A.	200,000
Bloch, Thomas M.	50,000
Bowie, Robert E.	55,000
Boyd, Robt. Lee	150,000
Braddock, William J.	100,000
Branum, Clemens A.	56,000
Burt, A. D. Allen	250,000
Caldwell, Dr. J. R.	105,000
Clifford, Arthur K.	50,000
Costanzo, Frank	85,000
Damadian, H. K.	50,000
Doepken, Albert	115,000
Drinkard, Dr. R. U.	119,000
Engstrom & Wynn	50,000
Etz, Harold O.	50,000
Fawcett, Dr. Ivan	75,000
Frankston, William J.	50,000
Front, Peter	50,000
Front, Sigmund S.	50,000
Fulton, Dr. W. S.	200,000
Gilleland, A. James	71,000
Glaser, R. G.	62,500
Glass, Alex	200,000
Good, L. S. & Co.	100,000
Good, Samuel L.	200,000
Good, Sidney S.	200,000
Gutman, D. Milton	150,000
Hazleth, Mrs. Jessie List	100,000
Hazlett, H. C.	250,000
Hazlett, Robert	50,000
Hoge, Ernest K.	75,000
Holloway, Joseph D.	100,000
Holloway, William W.	150,000
Horkheimer, Bernard S.	50,000
Horkheimer, Louis	70,000
Hugus, Wright	103,000
Irvine, Russell D.	50,000
Jackson, Francis A.	52,000
Jackson, C. E. ....*over	100,000
Jefferson, Joseph S.	75,000
Johnson, J. W.	60,000
Jones, J. Summer	200,000
Kenedy, Geo. B.	50,000
Kepner, Carl J.	75,000
Kepner, Wade H.	100,000
King, Austin L.	175,000
King, Fred M.	500,000
Kinucan, Madelyn Weiss	75,000
Kirkland, J. L.	50,000
Koch, W. H.	*135,000
Laughlin, S. O.	60,000
Laupp, Hugo E.	100,000
Law, Clyde O.	150,000
Marshall, R. W.	100,000
McFarland, A. J.	100,000
McGregor, Irvine & Anderson	60,000
McNash, J. Harrison	*125,000
Metzner, Arch L.	85,000
Montgomery, J. Earl	80,000
Naylor, Joseph R.	50,000
Neudoerter, John L.	65,000
Norton, George W.	50,000
Norton, S. P.	50,000
Ogden, H. C. .....over	500,000
Paull, Arch A.	60,000
Paul, Lee C.	100,000
Paxton, A. B.	115,000

*Includes business insurance.

Phillips, Dr. Edwin M.	100,000
Phillips, Dr. Howard T.	75,000
Quimly, Dr. William A.	51,000
Reass, Joseph H., Jr.	100,000
Reed, Carroll W.	138,500
Reed, Dr. Robt. J.	50,000
Reichart, Sydney S.	50,000
Rizor, O. J. .....over	50,000
Rogers, D. Earl	106,000
Rogers, George J.	100,000
Runner, Earle I.	50,000
Schenerlien, John O.	50,000
Schenk, Albert F.	260,000
Schenk, Harold L.	125,000
Schenk, William E.	60,000
Schmidt, A. E.	50,000
Seabright, Bruce H.	150,000
Sentlinger, Jr., Jacob	75,000
Sonneborn, Charles L.	250,000
Sonneborn, H. M.	125,000
Spears, Harry F.	*100,000
Spiedel, Jess W.	100,000
Spurr, A. Clinton	50,000
Steinmetz, Clement A.	225,000
Stifel, A. C.	250,000
Stifel, E. W.	75,000
Stifel, Jr., Edward W.	80,000
Stifel, Henry G.	300,000
Swalm, Phaon H.	65,000
Sweeney, T. B.	200,000
Thornton, John T.	50,000
Tomlinson, Mrs. Jessie	100,000
Vance, H. E.	100,000
Varivazanos, Chris	110,000
Weiss, W. E.	625,000
Whitaker, A. C.	250,000
Whitaker, H. C.	50,000
Wood, Austin V.	50,000

*Includes business insurance.

WILLIAMSTOWN

Fenton, Frank ...about	200,000

*Includes business insurance.

Million Dollar Policyholders

(Continued from page 26)

Morris T. Baker, Minneapolis, Minn.	*1,000,000
J. H. Ballantine, New York, N. Y.	1,000,000
Bernard M. Baruch, New York, N. Y.	1,000,000
Sidney J. Bauman, New York, N. Y.	1,000,000
W. R. Bawlf, Winnipeg, Canada	*1,000,000
Gilbert H. Beesemeyer, Los Angeles, Calif.	1,000,000
J. J. Bernet, Cleveland, Ohio	1,000,000
Fred O. Bezner, Detroit, Mich.	1,000,000
Raymond Bill, New York, N. Y.	1,000,000
L. P. Bonfoey, Quincy, Ill.	*1,000,000
Meyer Boskey, New York, N. Y.	1,000,000
Arthur Boster, Indianapolis, Ind.	1,000,000
F. Donaldson Brown, New York, N. Y.	1,000,000
James A. Buchanan, Texarkana, Ark.	1,000,000
Frank E. Campbell, Jr., New York, N. Y.	1,000,000
C. H. Cobb, Los Angeles, Cal.	1,000,000
Howard Colman, Rockford, Ill.	1,000,000
Howard Coonley, Boston, Mass.	†1,000,000
Karl W. Corley, Washington, D. C.	1,000,000
Harvey C. Couch, Pine Bluff, Ark.	*1,000,000
Powel Crosley, Jr., Cincinnati, Ohio	†1,000,000
George K. Culp, New York, N. Y.	†1,000,000
Wm. H. Danforth, St. Louis, Mo.	1,000,000
Chas. I. Davies, Wyomissing, Pa.	1,000,000
Meyer Davis, Washington, D. C.	1,000,000
Joseph Desloge, St. Louis, Mo.	1,000,000
Douglas Shoe Co., Boston, Mass.	†1,000,000
A. J. Drexel-Biddle, Philadelphia, Pa.	1,000,000
Irenee Du Pont, Wilmington, Del.	1,000,000
Lammot Du Pont, Wilmington, Del.	1,000,000
Henry T. Ewald, Detroit, Mich.	†1,000,000
Douglas Fairbanks, Los Angeles, Calif.	1,000,000
Arthur S. Ford, Chicago, Ill.	1,000,000
John B. Ford, Jr., Detroit, Mich.	1,000,000
E. L. Ford, Detroit, Mich.	1,000,000
Fred F. French, New York, N. Y.	†1,000,000
Allis S. Fried, New York, N. Y.	†1,000,000
Frank D. Fuller, Springfield, Mass.	1,000,000
George T. Fulford, Brockville, Ontario	1,000,000
Herman Gardner, Milwaukee, Wis.	1,000,000
A. G. Geohegan, New Orleans, La.	1,000,000
Charles F. Glare, Chicago, Ill.	1,000,000
Edward S. Goodwin, New York, N. Y.	†1,000,000
William N. Greve, New York, N. Y.	†1,000,000
Chas. E. Havener, New York, N. Y.	1,000,000
Leslie D. Hawkridge, Boston, Mass.	1,000,000
Clifford Hemphill, New York, N. Y.	1,000,000
Chas. D. Hilles, New York, N. Y.	1,000,000
Irving H. Hillman, Los Angeles, Calif.	1,000,000
H. P. Hollins, New York, N. Y.	1,000,000
Louis P. Horowitz, New York, N. Y.	†1,000,000
Burton A. Howe, Grand Rapids, Mich.	1,000,000
Al Jolson, Los Angeles, Calif.	†1,000,000
Albert Kahn, Detroit, Mich.	1,000,000
Ernest Kanzler, Detroit, Mich.	1,000,000
Herbert Kaufman, New York, N. Y.	1,000,000
J. W. Kieckhefer, Milwaukee, Wis.	1,000,000
Alfred Krippendorf, Cincinnati, Ohio	1,000,000
Louise Lathrop, Detroit, Mich.	1,000,000
Lawrence E. Simon, New York, N. Y.	1,000,000
Frank H. Lee, Danbury, Conn.	*1,000,000
W. E. Lee, Tampa, Fla.	1,000,000
Harold Lloyd, Los Angeles, Calif.	1,000,000
J. M. Lontz, Richmond, Ind.	*1,000,000
Robt. O. Lord, Detroit, Mich.	1,000,000
Geo. Lytton, Chicago, Ill.	1,000,000
George L. Machrise, Los Angeles, Calif.	*1,000,000
Leonce Marx, New York, N. Y.	*1,000,000
George W. Mason, Detroit, Mich.	1,000,000
John W. McConnell, Montreal, Quebec	1,000,000
John McCormack, New York, N. Y.	1,000,000
Charles H. McCormick, San Francisco, Calif.	†1,000,000
Mrs. J. McCune, Pittsburgh, Pa.	1,000,000

†Business insurance. *Includes business insurance.

(Concluded on page 102)

BUSINESS INSURANCE

ANSTED

Croft & Evans 40,000

CHARLESTON

Board Lumber Company 50,000
Charleston Brick Co.. 50,000
Charleston Gazette 50,000
Charleston Lumber Co. 100,000
Charleston Nugrape Co. 22,000
Coyle & Richardson ... 40,000
Jarrett Printing Co... 80,000
Kanawha Realty Co.:
Lewis, H. B. 25,000
MacAlpin Coal Co. ... 50,000
Patterson Bell & Crane 35,000
Pugh Furniture Co..
Pugh, H. R..... 50,000
Purity Baking Company 150,000
Security Bank & Tr. Co. 25,000
Smokeless Fuel Co.... 100,000
Triple State Electric Co.:
Bek, H. E. 25,000
Wyatt Coal Sales Co.:
Robson, T. J. 75,000

CHARLES TOWN

Halltown Paper Board Co.:
Nelson, Phillip, Mgr. 50,000

CLARKSBURG

Adamston Flat Glass Co.:
Sine, W. M. B..... 50,000
Appaline Oil Co.:
F. C. Bish..... 15,000
Bldrs. Supply & Equip. Co.:
McEnteer, F. D..... 100,000
Clarksburg Fur. Mfg. Co.:
Rogers, Wm. 25,000
Empire Laundry Co.:
Coston, I. J..... 70,000
Luten Bridge Co.:
Whittaker, A. B..... 50,000
The D. E. McNicol Pattern Co. of W. Va.:
McNicol, Hugh L., Pres. 20,000

DUNBAR

Appalachian Electric Power Co..... 400,000

ELKINS

Keystone Mfg. Company.:
Mason, W. H., Pres... 50,000

HUNTINGTON

Capitol Furniture Co.:
Brownstein, Harry.... 75,000
Kraft, Louis 75,000
Total 150,000

MORGANTOWN

Capital Farm Co.:
Brownstein, Harry.... 75,000
Kraft, Louis..... 75,000
Total 150,000
Moore-Texas Oil Co.:
Moore, Noah 25,000

PARKERSBURG

The Constitution Stone Co.:
O'Connor, Fergus C., Pres. & Treas. 45,000
Continental Oil & Gas Co.:
McDonough, P. J. ... 100,000

PRINCETON

Lilly Land Co., Inc.:
Lilly, J. H., Pres. & Gen. Mgr. 25,000

SPENCER

McKnown Hotel Co.... 25,000

WHEELING

Braunlich, Earl L. Corp 50,000
Browne, Jr., Robert M. Corp. 50,000
Chelsea China Company 50,000
Hickman Coal & Coke Co.:
Koch, W. H..... 50,000
Hicks & Hoge Dry Goods Company:
Maxwell, Geo. D..... 50,000
Jackson, C. E. Corp... 50,000
Kalbitzer Packing Co... 50,000
McNash, J. H., Corp... 500,000
News Publishing Company, Newspapers:
Ogden, H. C..... 50,000
Spears, Harry F. Corp. 150,000
Warwick China Co. ... 50,000

The arguments of meeting family and business responsibilities are not to be denied. I am convinced that the welfare of State and nation is advanced and made more secure through the sound, moral, physical and financial guarantees involved in the carrying of good life insurance.

FRANK C. EMERSON,
Governor of Wyoming.

WISCONSIN

ADELL

Saemann, Noah..about 50,000

ANTIGO

Goldberg, A. .....over 50,000

ASHLAND

Bardon, Thomas 75,000

CHIPPEWA FALLS

Marshall, R. D. 150,000
McDonald, Alex A. ... 75,000

EAU CLAIRE

Arnold, E. A. 75,000
Arnold, L. G. *91,000
Brice, Orland G. 50,000
Cook, Dr. F. S. 150,000
Davis, S. R..... *630,000

"The depression that we are now passing through emphasizes the value of life insurance." ($675,000).

DR. C. E. ALBRIGHT
Milwaukee, Wis., July, 1932

Davis, W. L. 60,000
Fleming, T. F. 60,000
Harris, J. H. 65,000
Hays, Dr. Edward ... 54,000
Keith, Alex J. 65,000
Keith, Thomas B. 92,000
Kelly, F. Paul, ... 50,000
Kelly, W. S. 116,000
Mason, Dr. E. L. 50,000
McGiveran, Ben. S.... 67,000
Moon, C. D. 66,000
Moon, S. G. 94,000
Ziegler, Dr. J. E. B... 100,000
*Includes business insurance.

ELKHORN

Stokes, James *84,000
*Includes business insurance.

FOND DU LAC

Hamilton, W. I. 51,000
McKenna, Maurice 50,000
Moore, E. M. 50,000
Rueping, F. J. 250,000
West, Maurice 90,000

GREEN BAY

Bucholtz, F. R..... 52,000
Calliaris, A. 60,000

"Life insurance—the best investment in the greatest pool of choice investments in the world." ($275,000).

GIFFORD T. VERMILLION
Milwaukee, Wis., July, 1932

Cobb, F. L..... 100,000
Joannes, T. 75,000
Minehan, Dr. 65,000
Murphy, Albert M. ... 219,000
Neadeau, Dr. 150,000

HARTFORD

Kissell, Wm. C. 75,000

LA CROSSE

Arenz, Albert 100,000
Dahl, Harry J. 225,000
Gelatt, P. N. ...about 1,000,000
Gund, Henry....about 50,000
Hirsheimer, H. J..... *70,000
Withee, W. W. 64,000
*Includes business insurance.

MADISON

Aberg, W. P. B..... 50,000
Brendenburg, F. S..over 50,000
Brockhausen, Herbert . 50,000
Burgess, C. F. 150,000
Coleman, Joseph 100,000
Coleman, Thomas 100,000
Collins, W. K.....over 50,000
Cooksey, Dr. R. T..... *125,000
Crowley, Leo T..... 400,000
Davis, Dr. Jas...over 50,000
Dean, Dr. J. P..... 125,000
Fleury, L. C. 125,000
Fox, Neil 50,000
Frank, Dr. Glen 250,000
Gardner, Louis..... 250,000
Hartt, J. Sam 50,000
Hefty, Thomas R. 200,000
Hyslop, V. B. 50,000
Jackson, Dr. Jas...over 50,000
Jackson, Dr. Reginald over 50,000
Jackson, Dr. Arnold over 50,000
Johnson, Hobart S..... 100,000
Johnson, Maurice Q... 100,000
Kessnick, Carl 60,000
Kessnick, Harry 50,000
Koen, R. M. 50,000
Mesbit, Dr. W. M..... 148,000
Neff, Dr. E. E...over 50,000
Quast, Richard F..... 66,000
Reinfried, Dr. C. E.... 53,000
Rennebohn, Oscar.over 50,000
Schmitt, Dr. Irwin ... 225,000
Schneiders, Dr. E. F... 100,000
Simon, Emanuel 100,000
Simon, Jay 100,000
Stephenson, R. C. 53,000
Stroud, R. M. 65,000
Sumer, Professor 50,000
Tale, Arthur Joseph .. 55,000
Tormay, Dr. Tom.over 50,000
Tormay, Dr. Al...over 50,000
Van Sant, F. A. 50,000
Weston, Ruth J..... 75,000
Wingert, Emmet 60,000
Young, Edw. J. *1,715,000
* Includes Business Insurance

MARSHFIELD

Connor, W. D. 95,000
Felcker, A. H. 52,000
Parkin, W. L. *158,000
* Includes Business Insurance

MILWAUKEE

Adler, Em. D. 105,000
Adler, Samuel 100,000
Albright, Dr. C. E. ... 675,000
Allis, Louis. 250,000
Altemeier, E. P. ..over 50,000
Bach, Alois A. 50,000
Bach, Edward J. 50,000
Bach, James A. 68,000
Bacon, F. R. 250,000
Baker, H. H. 125,000
Banzlaf, Henry L. 50,000
Barry, Peter F. 75,000
Blakeney, George 100,000
Booth, Walter *750,000
Brachman, Oscar 60,000
Burns, B. K. 100,000
Dalton, Ray J. M. D... 135,000
Elsas, Ludwig 150,000
Ernest, Edw. A. 100,000
Ernst, Theo. 60,000
Espenhain, Frank K. .. 140,000
Esschweiler, Alex 50,000
Falk, C. S. 250,000
Falk, Harold 500,000
Falk, Herman 300,000
Falk, Otto H..... 100,000
Feerick, W. C. 100,000
Finkler, Adolph 150,000
Frantz, John R. 100,000
Freschl, Max .....over 100,000
Friend, Robert 250,000
Froetert, Kurt *2,000,000
Fuller, Clyde 350,000
Fuller, Henry S. 75,000
Fuller, Oliver C. 50,000
Gardner, Herman 1,000,000
Gill, Thomas H. 100,000
Gilpatrick, Irving 75,000
Gold, Walter L..... 250,000
Grant Harry J. *890,000
Grauman, Jacob S..... 120,000
Greenwald, Oscar 75,000
Gross, Philip 250,000
Heibronner, L. 100,000
Helmholz, August C. .. 150,000
Helmholz, Waldemar.. 50,000
Herbst, S. C. 80,000
Herrick, Frederick 100,000
Hess, Robert A...about 135,000
Joys, Carl C., Jr. 150,000
Kachel, W. F. *175,000
Kalvelage, J. B. 50,000
Kasik, Charles 400,000
Kasten, Walter *1,200,000
Kearney, E. J. 150,000
Kieckhefer, J. W. 1,000,000
Kootz, Arthur 500,000
Kopmeier, Gerhard 75,000
Kopmeier, W. S. J. .. 250,000
Koss, Herman T. 56,000
Kuehn, N. L..... *60,000
Le Noir, E. E. 100,000
Levy, Leo N. 50,000
Lindeman, A. J. 165,000
Linderman, Charles ... 60,000
Lorenz, Ira 100,000
Mann, Frank J. 50,000
Mayer, A. J. *175,000
Mayer, Fred J. *144,000
Mayer, George P. *271,000
Middleton, Wm. C. .. 50,000
Mielenz, Albert E. 50,000
Miller, Carl 100,000
Moody, C. W. 125,000
Mueller, Dr. G. F. 60,000
Mueller, L. J..... 100,000
Newman, M. D...about 75,000
Nickoll, Benj. E..... 440,000
Osborn, Wm. H. 65,000
Ott, Emil H. 200,000
Pabst, Frederick 1,000,000
Pabst, Mrs. Ida C.... 1,000,000
Paeschke, Chas. A. .. 115,000
Phillip, Cyrus 100,000
Plankington, Jr., Wm. W. 350,000
Poss, Benjamin 50,000
Pritzlaff, Fred 250,000
Read, Ray 100,000
Reel, Herman....about *200,000
Reisinger, Rob't R. over 700,000
Rhyan, Hillis C. 100,000
Ruez, George F. 55,000
Saltzstein, A. L. 225,000
Schandein, E. H. P. .. 50,000
Schlesinger, A. A..over 1,000,000
Schlesinger, H. J...over 500,000
Schroder, Geo. H. .... †100,000
Schroeder, Walter ...*2,101,000
Siesel, S. M. *300,000
Smith, Irving R. *400,000
Smith, L. R. 4,600,000
Smith, Ray 100,000
Stark, Robt. J. 200,000
Stern, Jacob 50,000
Stern, Maj. P. J..about *50,000
Stern, Walter 185,000
Stratton, Harold M. .. 700,000
Strohmeyer, Geo. H... 100,000
Strohmeyer, Wm. 50,000
Swartzburg, Edw. H. .. 50,000
Treker, Theo. 200,000
Uhrig, Alex B. 796,250
Uihlein, Alfred...about 700,000
Uihlein, George 150,000
Uihlein, Herbert 100,000
Uihlein, Herman A. .. 150,000
Uihlein, Joseph E. ... 450,000
Uihlein, Robert 800,000
Uihlein, William 100,000
Uihlein, Wm. B. 500,000
Vermillion, Gifford T.. 275,000
Vogel, Fred'k W. 265,000
Webster, L. A. 75,000
Weinbrenner, A. H. .. 200,000
Weyenberg, Frank L... *770,000
Whitcomb, H. F. 100,000
Wollaeger, Franz..... 100,000
Wurster, E. G..... 100,000
* Includes business insurance.
† Business insurance.

OSHKOSH

Challoner, Frank 200,000
Challoner, Geo. 150,000
Foster, Carlton 285,000
Glatz, John E. 200,000
Maxiy, Earl W. 100,000
McComb, A. C. 100,000
Pollack, Wm. E. 500,000
Soper, Foster 100,000
Wyman, Earl W. 100,000

PLYMOUTH

Dow, E. C. .....about 50,000

RACINE

Averill, D. M. 125,000
Bate, J. W..... 62,000
Batten, P. H. 250,000
Clark, Wm. R. 50,000
Constantine, Dr. C. E. 50,000
Eisendrath, D. B..over 400,000
Fazen, L. E. 75,000
Gittings, W. L. 75,000
Harlick, A. J. ....over 50,000
Heiber, W. B. 50,000
Janechy, A. R. 50,000
Johnson, H. F. 200,000
Johnson, Theo. 50,000
Jones, G. G. 50,000
Keefe, H. S. 50,000
Kurten, R. M. 50,000
Lowe, S. E. 60,000
McCaughey, W. F. 50,000
Miller, Walton H..... *120,000
Modine, A. B. 250,000
Nelson, Harvey 60,000
Norton, Lee 50,000
Oster, John 50,000
Peck, Calvin 50,000
Peil, Leo A. 100,000
Peterson, Dr. R. O. ... 50,000
Pfeiffer, Dr. A. S..over 100,000
Starbuck, F. R. 125,000
Vance, L. T. 50,000
Walker, Warren 50,000
Weyland, G. C. 100,000
Wright, Clarence 75,000
* Includes business insurance.

SHEBOYGAN

Johlen, August 70,000
Pfeiler, Dr. A. 57,000

SOMERS

Rasmussen, M. A..... 200,000

STOUGHTON

Osterheld, C. M. 252,000

SUPERIOR

Highfield, A. W. *75,000
* Includes business insurance.

WATERTOWN

Brandt, E. J.....over 50,000

WAUPUN

Gascoff, Walter G. over 50,000

WAUSAU

Wright, A. H. 50,000

WHITE WATER

Coxe, Jas. C.....about 50,000

BUSINESS INSURANCE

EAU CLAIRE

Arnold, L. G., Inc.:
Arnold, L. G. 50,000
Dells Paper & Pulp Co.:
Davis, S. R..... 250,000
Eau Claire Creamery Co.:
Speirs, Guy, Mgr..... 20,000
Linderman Box & Veneer Co., Box Hooks:
Wilcox, P. J. 20,000

GREEN BAY

Hoberg, John C. (8 members) 80,000

LA CROSSE

Arenz Shoe Co.:
Arenz, A. N. 40,000
La Crosse Plow Co., Mfrs. of Implements:
Hirsheimer, H. J. 25,000
Hirsheimer, L. C. 25,000
Total 50,000
La Crosse Refining Co.
Michel, Carl F..... 100,000

Are you waiting for normal conditions?

DON'T FOOL YOURSELF

There are no normal times in economic life.

Prove it to yourself.

Look at any chart showing economic conditions over any period of time.

What do you find?

Peaks and valleys, ups and downs, expansion and depression. Across the chart someone may draw a line and say it marks the "normal." But that line is imaginary and just as impossible to FIND in actual fact as the line which so plainly marks the Equator in a school boy's geography.

• • •

In the Great Financial Showdown of '29-'32 the institution of Life Insurance gained a new position in popular respect and favor.

The Federal Life proved itself—to policyholders, agents and the public.

The Federal Life does not stand and wait.

It meets today's conditions TODAY.

It is now engaged in a special campaign to write new business and to conserve old, this effort being supported by adequate publicity. It is offering to agents the fairest contracts and to the public a varied and up-to-date line of policies including Life and Health and Accident. It is paying just claims with its usual promptness and courtesy.

The Federal Life is riding the top of the wave of increased respect and confidence which is carrying Insurance to a new position in public favor and to new records in volume of business.

"We sell human being insurance"

LIFE HEALTH ACCIDENT

FEDERAL LIFE
INSURANCE COMPANY

ISAAC MILLER HAMILTON, PRESIDENT

CHICAGO

NORTH AMERICAN LIFE INSURANCE COMPANY

E. S. Ashbrook, *President* — OF CHICAGO — Paul McNamara, *Vice-President*

John H. McNamara, *Founder*

"THE WHISPERING CHORUS"

A FAMOUS play of the above name was presented fifteen years ago. It dealt with the devastating effect on malicious gossip—homes and persons ruined by the poisoned pen and the poisoned tongue.

The life insurance companies, which are successfully withstanding the present business stringency with strength and courage, have, with few exceptions, been the victims lately of "The Whispering Chorus." This is a cause for sincere regret with everyone worthwhile in the business.

Desperate and unscrupulous salesmen, unable to sell insurance on its merits, even with the help of the beneficial advertising the institution has been receiving, make a last ditch effort to get their business by knocking competing companies. These are members of "The Whispering Chorus"; Mongers of the Poisoned Tongue.

Life insurance companies do business under stringent insurance laws and under the watchful eyes of their legal guardians, the insurance commissioners of the various states.

Do what you can to still the malicious gossips. If a serpent with a poisoned tongue approaches you, step on it.

For agency information, write Home Office, North American Bldg., Chicago, Ill.

BOSTON MUTUAL LIFE INSURANCE CO.

Boston, Mass.

A Progressive Massachusetts Company
True to Massachusetts Ideals

Ample Surplus
Economical Management
Prompt Adjustments

ON THE MINUTE WITH THE BEST IN LIFE INSURANCE

H. O. EDGERTON, *President* — E. C. MANSFIELD, *Secretary and Treasurer* — W. H. MOODY, *Supt. of Agencies*

EXCELS AS INVESTMENT AND PROTECTION

Wheeling, W. Va., July 22, 1932.

Editor, The Spectator:

In response to your letter of July 21, may I advise that at the present time I am carrying personal insurance to the amount of $150,000, and I sincerely believe that life insurance, both from the protection and investment angle, should be listed as the most stable and most valuable possession I have.

D. MILTON GUTMAN, Gutman, Inc., Advertising.

MADISON

Bernard Timber & Logging Co. 300,000
Foster Creek Lumber & Timber Co. 300,000
Young & Co.:
Young, Edw. J..... 1,180,000

MARSHFIELD

Parkin Ice Cream Co.:
Parkin, W. L..... 100,000

MILWAUKEE

Atlas Bread Factory, Wholesale Bread Bakers:
Stern, Major P. J... 50,000
Booth, Walter, Shoe Co.:
Booth, Walter 750,000
Kasten, Walter..... 1,000,000

Total 1,750,000
Driscoll Tanning Co.:
Boulton, Harry B... 100,000
Schroeder, Geo. H... 100,000

Total 200,000
Filer-Stowell Co. Machinery Mfrs.:
Monaghan, Jas. 50,000
Fox, Inc., Florists, Confectioners, Fruiterers:
Fox, James F. 45,000
Globe Electric Co.:
Wanvig, Chester O. about 500,000
Hoffman & Billings Mfg. Co., Mfrs. Plumbing Supplies:
Hoffman, Fred'k 20,000
Niedecken, E. F. 20,000

Total 40,000
Hotel Astor:
Schroeder, Walter .. 150,000
Hotel Wisconsin:
Schroeder, Walter.... 250,000
Kachel, W. F. 100,000

Total 350,000
Mayer Boot & Shoe Co., Mfrs. Boots and Shoes:
Mayer, A. J. 115,000
Mayer, Fred J. 100,000
Mayer, George P. .. 50,000
Mayer, George P. .. 115,000

Total 380,000
Palmolive Co.:
Johnson, Wm. 100,000
Masse, Burt 100,000
Pearce, Chas. 500,000

Total 700,000
Reel, Herman & Co., Furriers:
Reel, Herman 250,000
Siesel, S. M. Co.:
Siesel, S. M. 150,000
Kachel, W. F. 100,000

Total 250,000
Schroeder, Chris & Son Co., Hotel & Real Estate Insurance:
Schroeder, Walter..... 250,000
Smith, A. O. Corp.:
Smith, L. R. 2,500,000

OSHKOSH

Lutz, Co., The
Lutz, Richard 100,000

SUPERIOR

Highfield, A. W. 50,000

WATERTOWN

Brandt Mfg. Co., Mfrs. Automatic Cashiers:
Brandt, E. J. 20,000

NECESSARY TO HUMAN HAPPINESS

Huntington, W. Va., July 8, 1932.

Editor, The Spectator:

I feel to bring the best human qualities to anything like perfection, to fill them with the sweet juices of courtesy, and charity, and prosperity, or, at all events, a moderate amount of it as required, just as sunshine is needed for the ripening of peaches and apricots.

Just as insurance is needed for the perpetualism of estates and happiness to families. Without insurance poverty oftimes displaces happiness.

CHARLES R. WILSON, Investments and Mortgages.

WYOMING

CASPER

Bocheller, E. Paul 50,000
Durham, H. B..... 78,000
Durham, H. B..... 85,000
Kyne, William 54,000
Sparr, Chas. W. 100,000

CHEYENNE

Abbott, George E. 50,000
Brooks, Hon. B. B..... 50,000
Marble, A. H. 50,000
Warren, Hon. F. E. .. 66,550

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ROYAL UNION LIFE

INSURANCE COMPANY

of

DES MOINES, IOWA

■

A. C. TUCKER
Chairman of the Board

J. J. SHAMBAUGH
President

$177,518,000.00 INSURANCE IN FORCE

Million Dollar Policyholders

(Concluded from page 98)

Bernarr McFadden, New York, N. Y.	1,000,000
John J. McGuirk, New York City	†1,000,000
George H. Mead, Dayton, Ohio	1,000,000
L. H. Meeker, New York, N. Y.	1,000,000
Harold G. Metcalf, Auburn, N. Y.	1,000,000
Stanley W. Metcalf, Auburn, N. Y.	1,000,000
Frank Miller, Chattanooga, Tenn.	1,000,000
C. N. Myer, Hanover, Pa.	1,000,000
Randall Morgan, Philadelphia, Pa.	1,000,000
Allen F. Moore, Monticello, Ill.	1,000,000
Fred P. Morrill, New Orleans, La.	1,000,000
Frederick Pabst, Milwaukee, Wis.	1,000,000
Mrs. Ida Pabst, Milwaukee, Wis.	1,000,000
Clarence Y. Palitz, New York, N. Y.	†1,000,000
H. E. Pence, Minneapolis, Minn.	1,000,000
Herbert O. P. Phillips, Pawtucket, R. I.	1,000,000
Mary Pickford, Los Angeles, Calif.	1,000,000
Maurice Pollak, Cincinnati, Ohio	1,000,000
Ralph L. Pope, Boston, Mass.	1,000,000
Irving E. Raymond, New York, N. Y.	1,000,000
Frederick B. Renstchler, Hartford, Conn.	1,000,000
Harry Richman, New York, N. Y.	1,000,000
Eddie Rickenbacker, Detroit, Mich.	1,000,000
Will Rogers, Beverly Hills, Calif.	1,000,000
Sol G. Rosenbaum, New York, N. Y.	1,000,000
Fred Saunders, Detroit, Mich.	1,000,000
Alfred Schoellkopf, Buffalo, N. Y.	1,000,000
Dez-Schonthal, Huntington, W. Va.	1,000,000
Michael Schwartz, Meriden, Conn.	†1,000,000
William E. Scripps, Detroit, Mich.	1,000,000
Ben P. Schulberg, New York, N. Y.	1,000,000
Bradford Shindle, St. Louis, Mo.	1,000,000
Henry J. Simonson, Jr., Boston, Mass.	1,000,000
Warren H. Snow, Grand Rapids, Mich.	1,000,000
Sigmund Sonneborn, Baltimore, Md.	*1,000,000
Solon E. Summerfield, New York, N. Y.	1,000,000
Samuel Sutphin, Indianapolis, Ind.	1,000,000
Gloria Swanson, Los Angeles, Calif.	1,000,000
Constance Talmadge, Los Angeles, Calif.	1,000,000
H. D. Thomas, Los Angeles, Calif.	†1,000,000
Joseph R. Tucker, Camden, N. J.	*1,000,000
S. M. Vauclain, Philadelphia, Pa.	1,000,000
James L. Verner, Detroit, Mich.	1,000,000
Eric Von Stroheim, Los Angeles, Calif.	*1,000,000
Walter S. Wanger, New York, N. Y.	1,000,000
Harry Wardman, Washington, D. C.	1,000,000
Jack L. Warner, New York, N. Y.	1,000,000
Jonathan Warner, Warren, Ohio	1,000,000
Watzek Brothers, Portland, Ore.	†1,000,000
Oscar Webber, Detroit, Mich.	1,000,000
Sidney J. Weinberg, Brooklyn, N. Y.	1,000,000
Edward Weisel, Sr., San Antonio, Tex.	†1,000,000
Eddy Weisel, New York, N. Y.	1,000,000
H. F. Wilcox, Tulsa, Okla.	1,000,000
T. E. Wilson, Chicago, Ill.	†1,000,000
Robert C. Winmill, New York, N. Y.	1,000,000
Fuller Barnes, Bristol, Conn.	about 1,000,000
T. L. Bland, Raleigh, N. C.	about 1,000,000
John G. Bullock, Los Angeles, Calif.	about *1,000,000
Alfred H. Chapin, Sr., Boston, Mass.	about 1,000,000
Fred S. Chase, Waterbury, Conn.	about 1,000,000
P. N. Gelatt, La Crosse, Wis.	about 1,000,000
J. S. Hoult, Grand Rapids, Mich.	about 1,000,000
Harry Logan, Warren, Pa.	about 1,000,000
T. J. R. Palmer, Erie, Pa.	about 1,000,000

†Business insurance. *Includes business insurance.

THE CAPITOL LIFE INSURANCE COMPANY

HOME OFFICE:
DENVER, COLORADO

Established 1905

Now Operating in 20 States

Clarence J. Daly, *President* William E. Hutton, *Vice Pres.*
John G. Bauer, *Treasurer*
L. W. Pfarrer, *Secretary and Actuary*

OUR SILVER ANNIVERSARY
1907-1932

From its very inception, the program of Peoples Life has been: Legal Reserve Life Insurance for every insurable man, woman and child at the lowest possible rate, consistent with sound underwriting.

Security for its policyholders has been the Company's constant watchword. From the beginning, it has maintained an additional voluntary deposit with the Indiana Insurance Department far in excess of that demanded by this state's strict Legal Reserve Compulsory Deposit Law.

During its twenty-five years of existence, Peoples Life has acquired and jealously guarded a reputation for stability, fair dealing and friendliness of which it is justly proud. Its healthy growth is evidence of its strength, its aggressiveness, its dependability from the standpoint of both agent and policyholder.

Peoples Life Insurance Company
FRANKFORT INDIANA